

## **SANTANDER CONSUMER SPAIN AUTO 2022-1 - 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 2022-1**

INFORMATION AT: QUARTER/SEMESTER: **DECEMBER** YEAR: **2023**

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:  
**JUAN CARLOS BERZAL VALERO - GENERAL MANAGER** Signature:

**I. DATA OF THE FUND**

Constitution Date	14 November 2022	Paying Agent	BANCO SANTANDER	
Disbursement Date	17 November 2022	Negotiation Market	AIAF	
Final Date of Redemption	20 September, 2035	Ratings Agencies	Fitch Ratings Moody's	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
Seller	SANTANDER CONSUMER FINANCE	CLASS A	AA / Aa1	AA / Aa1
		CLASS B	A+ / Aa2	A+ / Aa2
		CLASS C	A / A1	A / A1
		CLASS D	BBB / Baa2	BBB / Baa2
		CLASS E	NR / NR	NR / NR
		CLASS F	NR / NR	NR / NR
LEI Code	9845003BH55E866D9D45			

**II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS**

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A (ISIN=ES0305676001)	5.720	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	572.000.000,00 €	572.000.000,00 €	100,00%
CLASS B (ISIN=ES0305676019)	325	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	32.500.000,00 €	32.500.000,00 €	100,00%
CLASS C (ISIN=ES0305676027)	225	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	22.500.000,00 €	22.500.000,00 €	100,00%
CLASS D (ISIN=ES0305676035)	450	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	45.000.000,00 €	45.000.000,00 €	100,00%
CLASS E (ISIN=ES0305676043)	280	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	28.000.000,00 €	28.000.000,00 €	100,00%
CLASS F (ISIN=ES0305676050)	70	Nominal per Bond	100.000,00 €	50.000,00 €	
		Total Nominal	7.000.000,00 €	3.500.000,00 €	50,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 20, 2023			Next Payment Date March 20, 2024		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	0,00 €	1.188,81 €	4,7380%	1.197,66 €	970,11 €
CLASS B	0,00 €	1.252,01 €	4,9880%	1.260,86 €	1.021,29 €
CLASS C	0,00 €	1.441,59 €	5,7380%	1.450,44 €	1.174,86 €
CLASS D	0,00 €	1.871,31 €	7,4380%	1.880,16 €	1.522,93 €
CLASS E	0,00 €	4.019,93 €	15,9380%	4.028,77 €	3.263,31 €
CLASS F	10.000,00 €	1.895,83 €	12,5000%	1.579,86 €	1.279,69 €
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	56.526	70.314
CR's Outstanding to be amortised	700.000.000,54 €	704.469.395,11 €
CR's Outstanding per Loan to be amortised	12.383,68 €	10.018,91 €
Interest Rate	8,16%	6,84%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	9,88%
Average Monthly Single Rate	10,19%
Constant Prepayment Rate from Constitution	10,19%

**SANTANDER CONSUMER SPAIN AUTO 2022-1 FT**

**QUARTERLY BONDS PAYOUT REPORT**

December 20, 2023

BONDS. PRINCIPAL	
Previous Balance	704.200.000,00 €
Principal Amortised	700.000,00 €
Outstanding Balance	703.500.000,00 €
% of Initial Balance	99,50%
Principal accrued and unpaid	0,00 €

DATA	
Pool Cut-Off Date	2023/12/04
Payment Date	2023/12/20
Previous Payment Date	2023/09/20
Number of Days (Act/360)	91
Next Payment Date	2024/03/20
Euribor 3M	3,938%

INTEREST PAID	
CLASS A	6.799.993,20 €
CLASS B	406.903,25 €
CLASS C	324.357,75 €
CLASS D	842.089,50 €
CLASS E	1.125.580,40 €
CLASS F	132.708,10 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2023/12/20
CLASS A	6,09	2,08
CLASS B	8,75	2,08
CLASS C	9,29	2,08
CLASS D	9,33	2,08
CLASS E	9,33	2,08
CLASS F	9,33	0,75

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 2022-1 FT**

**QUARTERLY COLLATERAL REPORT**

December 20, 2023

<b>PRINCIPAL</b>	
Previous Balance	702.936.441,43 €
Principal Amortised	45.693.346,71 €
Outstanding Balance	657.243.094,72 €
Number of Credit Rights	65.944
Outstanding Balance of Additional Credit Rights	47.226.300,39 €
Number of Additional Credit Rights	4.370
Total Outstanding Balance	704.469.395,11 €
Total Number of Credit Rights	70.314

<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	92.656,74 €	59.197,78 €	43.284,71 €	70.806,56 €	147.147,16 €
Interest accrued on Credit Rights in Arrears	32.622,32 €	22.589,56 €	15.608,00 €	26.435,50 €	52.192,00 €
Outstanding Balance	5.652.602,25 €	2.481.373,44 €	1.116.136,88 €	1.124.949,41 €	1.108.129,85 €
Number of Credit Rights	502	203	108	106	109
% of Outstanding Balance	0,86%	0,38%	0,17%	0,17%	0,17%

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

<b>DEFAULTED RECEIVABLES</b>	
Last balance	2.936.468,10 €
Difference in Actual Period	1.532.929,05 €
Current balance	4.469.397,15 €

**SANTANDER CONSUMER SPAIN AUTO 2022-1 FT**

**QUARTERLY COLLATERAL REPORT**

**December 20, 2023**

**CUMULATIVE DEFAULTED RECEIVABLES**

Last balance	4.314.732,49 €
Difference in Actual Period	2.534.577,37 €
Current balance	6.849.309,86 €

**CUMULATIVE RECOVERIES**

Last balance	1.378.264,39 €
Difference in Actual Period	1.001.648,32 €
Current balance	2.379.912,71 €

**SANTANDER CONSUMER SPAIN AUTO 2022-1 FT**

**QUARTERLY REPORT - ALLOCATION OF CASH**

December 20, 2023

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>62.370.681,83 €</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Scheduled Amortisation of Credit Rights	34.703.668,26 €
Prepayment Amortisation of Credit Rights	10.988.581,91 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	9.761.631,95 €
Refund of Interest accrued	-82.575,93 €
<b>CASH RESERVE AMOUNT + DISCOUNT</b>	<b>7.000.000,00 €</b>
<b>SL LIQUIDITY</b>	<b>-624,36 €</b>

<b>TREASURY ACCOUNT STATEMENT</b>	<b>7.672.504,05 €</b>
<b>PRINCIPAL CASH RESERVE AMOUNT</b>	
Previous Balance	7.000.000,00 €
Difference	0,00 €
Outstanding Balance	7.000.000,00 €
<b>WITHOLDING ISSUE EXPENSES</b>	<b>672.504,05 €</b>

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>62.370.681,83 €</b>
<b>ORDINARY EXPENSES</b>	<b>21.506,50 €</b>
MANAGEMENT FEE	43.891,92 €
SERVICER FEE	218.150,68 €
CAP	-4.101.572,08 €
INTEREST ON CLASS A NOTES	6.799.993,20 €
INTEREST ON CLASS B NOTES	406.903,25 €
INTEREST ON CLASS C NOTES	324.357,75 €
INTEREST ON CLASS D NOTES	842.089,50 €
INTEREST ON CLASS E NOTES	1.125.580,40 €
CASH RESERVE AMOUNT	7.000.000,00 €
INTEREST ON CLASS F NOTES	132.708,10 €
PURCHASE ADDITIONAL CREDIT RIGHTS	47.226.300,39 €
DEFERRAL INTEREST ON CLASS E and F NOTES	0,00 €
AMORTISATION ON CLASS F NOTES	700.000,00 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	1.630.772,20 €
EXCESS	0,00 €

**SANTANDER CONSUMER SPAIN AUTO 2022-1 FT**

**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

December 20, 2023

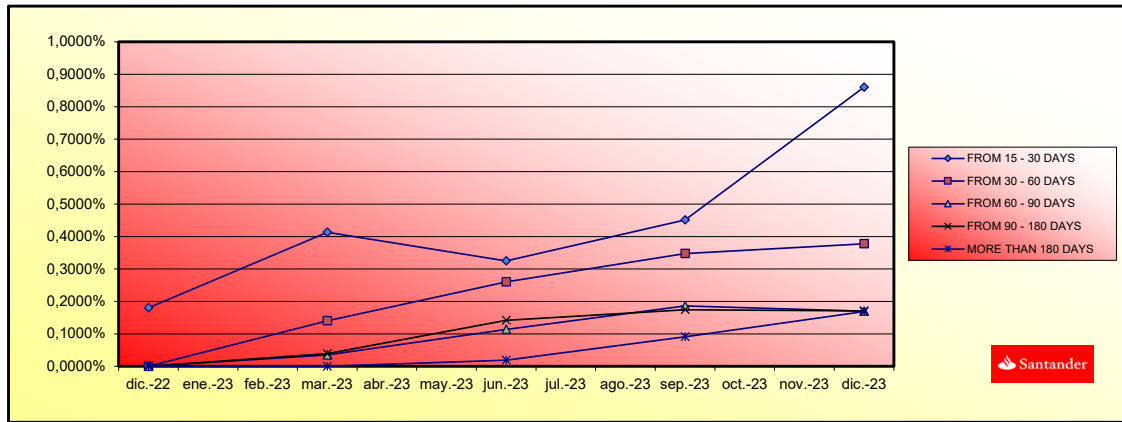
<b>CREDIT ENHANCEMENT</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>December 20, 2023</b>
SUBORDINATED ISSUE	128.000.000,00 €	128.000.000,00 € (18,17%)
PRINCIPAL RESERVE FUND	7.000.000,00 € (1,00%)	7.000.000,00 € (1,00%)

<b>SUBORDINATED LOANS</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>December 20, 2023</b>
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	4.841.400,00 €	0,00 €
Interest Rate	4,771%	—

**FONDO DE TITULIZACION  
SANTANDER CONSUMER SPAIN 2022-1**

**HISTORICAL ARREARS REPORTS**

HISTORICAL ARREARS REPORTS					
	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
<b>FROM 15 - 30 DAYS</b>	0,1802%	0,4131%	0,3250%	0,4513%	0,8600%
<b>FROM 30 - 60 DAYS</b>	0,0000%	0,1403%	0,2603%	0,3475%	0,3775%
<b>FROM 60 - 90 DAYS</b>	0,0000%	0,0351%	0,1136%	0,1862%	0,1698%
<b>FROM 90 - 180 DAYS</b>	0,0000%	0,0390%	0,1418%	0,1744%	0,1712%
<b>MORE THAN 180 DAYS</b>	0,0000%	0,0000%	0,0190%	0,0910%	0,1686%





**FONDO DE TITULIZACIÓN  
SANTANDER CONSUMER SPAIN 2022-1**

**TRIGGERS**

On any Determination Date, during de Revolving Period, the occurrence of any of the following events shall constitute a Revolving Period Early Termination Event:

(i)

an Insolvency Event occurs in respecto of the Seller; or

(ii)

the Cumulative Loss Ratio exceeds a certain ratio; or

Cumulative Loss Ratio	
Cumulative Defaulted Receivables	6.849.309,86 €
Cumulative Recoveries with respect Defaulted Receivables	2.379.912,71 €
Cumulative Balance CR's	848.502.803,69 €
Ratio equal or greater than 1,38%	0,527%

(iii)

the cumulative Defaulted Receivables are equal o higher than 100,00% of the sum of the Principal Original Balance of the class D, E and F Notes at the Date of Incorporation; or

Cumulative Defaulted Receivables vs Principal Original Balance D, E and F	
Cumulative Defaulted Receivables	6.849.309,86 €
Principal Original Balance class D, E and F Notes	80.000.000,00 €
Ratio	8,56%

(iv)

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

Outstanding Balance Greatest Borrower vs Outstanding Balance Aggregate Portfolio	
Outstanding Balance Greatest Borrower	180.439,08 €
Rest of Debtors	704.288.956,03 €
Ratio	0,021%

(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 Swap Counterparty 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

(x)

the Outstanding Balance of the Non-Defaulted Receivables was less than 75,00% of the Principal Original Balance of the class A, B, C, D and E Notes on the previous Payment Date; or

Outstanding Balance of the Non-Defaulted Receivables vs Original Outstanding (A + B + C + D + E)	
Outstanding Balance of the Non-Defaulted Receivables	699.999.996,15 €
Original Balance of the Notes A+B+C+D+E (Disbursement Date)	700.000.000,00 €
Ratio	100,00%

(xi)

tax regulations are amended and the assignment of the Additional Receivables proves to be excessively onerous to the Seller.

(xii)

the audit reports on the Seller's annual accounts show qualifications, which in CNMV opinion, could affect the Additional Receivables.

(xiii)

Principal Original Balance of the class A, B, C, D and E Notes (Determination Date) is higher than the sum of: (i) Outstanding Balance of the Non-Defaulted R, (ii) Outstanding Balance of the Additional R, and (iii) the remaining Principal Account balance after the payment of the Purchase Price of the Additional Receivables.

Principal Original Balance A, B, C, D and E vs Outstand Balance Non- Defaulted R + Outstanding Balace Additional R + remaining Principal Account	
Principal Original Balance of the class A, B, C, D and E Notes (Determination Date)	700.000.000,00 €
Outstanding Balance of the Non-Defaulted Receivables	652.773.697,57 €
Outstanding Balance of the Additional Receivables	47.226.302,43 €
Remaining Principal Account	2,04 €

**THE FUND DOES NOT MEET ANY OF THE TRIGGERS WITH RESPECT THE EARLY TERMINATION OF THE REVOLVING PERIOD OR THE SUBORDINATION OF THE AMORTISATION OF THE BONDS.**

**THE FUND DOES NOT MEET THE CLASS E and F NOTES INTEREST DEFERRAL TRIGGER, AS THE CUMULATIVE LOSS RATIO REMAINS BELOW 3%.**



**SANTANDER CONSUMER SPAIN AUTO 2022-1  
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>	231.698,96	32,89%	18.728	26,63%
VEHICULOS USADOS	<i>Used cars</i>	472.770,44	67,11%	51.586	73,37%
<b>TOTALS(€)</b>		<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</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>	647.869,94	91,97%	64.497	91,73%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>	17.913,77	2,54%	2.240	3,19%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>	38.685,63	5,49%	3.577	5,09%
AUTOCARES Y AUTOBUSES	<i>Buses</i>	-	0,00%	-	0,00%
<b>TOTALS(€)</b>		<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</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>	684.771,46	97,20%	68.429	97,32%
PERSONA JURIDICA	<i>Corporate Body</i>	19.697,93	2,80%	1.885	2,68%
<b>TOTALS(€)</b>		<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</b>	<b>100%</b>

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		<i>Outstanding Principal</i>	%
MAYOR DEUDOR	Largest Debtor 1	180.439,08	0,03%
RESTO DE DEUDORES	Rest of debtors	704.288.956,03	99,97%
<b>TOTALS(€)</b>		<b>704.469.395,11</b>	<b>100%</b>

	VTO MEDIO PONDERADO DE LOS DC		Term maturity			
			SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
			Outstanding Principal(M)	%	Number	%
01/01/2023-31/12/2023			78,71	0,01%	332	0,47%
01/01/2024-31/12/2024			6.173,13	0,88%	3.382	4,81%
01/01/2025-31/12/2025			26.218,49	3,72%	5.864	8,34%
01/01/2026-31/12/2026			89.230,36	12,67%	12.766	18,16%
01/01/2027-31/12/2027			164.047,75	23,29%	17.679	25,14%
01/01/2028-31/12/2028			160.052,15	22,72%	13.754	19,56%
01/01/2029-31/12/2029			128.177,62	18,19%	9.098	12,94%
01/01/2030-31/12/2030			59.028,72	8,38%	3.653	5,20%
01/01/2031-31/12/2031			63.839,54	9,06%	3.410	4,85%
01/01/2032-31/12/2032			7.622,84	1,08%	376	0,53%
<b>TOTALS(€)</b>			<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</b>	<b>100%</b>

VENCIMIENTO MEDIO PONDERADO *Weighted average maturity date* 23/06/2028

	DISTRIBUCION POR COMUNIDADES AUTONOMAS		Autonomous region			
			SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
			Outstanding Principal(M)	%	Number	%
Andalucia			160.709,55	22,81%	16.256	23,12%
Aragon			15.420,09	2,19%	1.460	2,08%
Asturias			12.366,19	1,76%	1.194	1,70%
Baleares			15.634,81	2,22%	1.647	2,34%
Canarias			63.315,35	8,99%	6.694	9,52%
Cantabria			6.723,63	0,95%	682	0,97%
Castilla-Leon			26.442,45	3,75%	2.527	3,59%
Castilla-La Mancha			29.228,59	4,15%	2.889	4,11%
Cataluña			91.235,30	12,95%	8.915	12,68%
Valencia			79.946,19	11,35%	8.067	11,47%
Extremadura			24.162,68	3,43%	2.425	3,45%
Galicia			49.326,59	7,00%	4.632	6,59%
Madrid			70.898,54	10,06%	7.269	10,34%
Murcia			25.590,39	3,63%	2.476	3,52%
Navarra			9.158,63	1,30%	860	1,22%
Pais Vasco			15.657,67	2,22%	1.539	2,19%
La Rioja			5.119,30	0,73%	479	0,68%
Ceuta			1.443,08	0,20%	121	0,17%
Melilla			2.090,27	0,30%	182	0,26%
<b>TOTALS(€)</b>			<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</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>	%
12,23 - 9.999,99	244.532,73	34,71%	39.540	56,23%
10.000,00 - 19.999,99	366.466,06	52,02%	26.980	38,37%
20.000,00 - 29.999,99	79.068,49	11,22%	3.391	4,82%
30.000,00 - 39.999,99	11.193,64	1,59%	336	0,48%
40.000,00 - 49.999,99	2.130,68	0,30%	49	0,07%
50.000,00 - 90.469,54	1.077,77	0,15%	18	0,03%
<b>TOTALS(€)</b>	<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</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	107.804,13	15,30%	10.692	15,21%
5-9	82.210,98	11,67%	7.157	10,18%
10-14	107.015,50	15,19%	9.764	13,89%
15-20	96.202,91	13,66%	8.906	12,67%
>20	311.235,86	44,18%	33.795	48,06%
<b>TOTALS(€)</b>	<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</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	1.057,01	0,15%	158	0,22%
545-900	230.641,94	32,74%	18.570	26,41%
COCHE USADO <i>Used car</i>	472.770,45	67,11%	51.586	73,37%
<b>TOTALS(€)</b>	<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</b>	<b>100%</b>

SCORING COCHE USADO		Scoring used car			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
<545		3.417,94	0,49%	717	1,02%
545-900		469.352,45	66,62%	50.869	72,35%
COCHE NUEVO	New car	231.698,95	32,89%	18.728	26,63%
<b>TOTALS(€)</b>		<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</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	100.783,74	14,31%	8.968	12,75%
NO TRABAJA	Does not work	1.951,58	0,28%	344	0,49%
RESTO	Rest	601.734,08	85,42%	61.002	86,76%
<b>TOTALS(€)</b>		<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</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		69.693,19	9,89%	6.069	8,63%
4,95 - 5,94		201.126,46	28,55%	17.536	24,94%
5,95 - 6,94		92.667,32	13,15%	9.159	13,03%
6,95 - 7,94		117.208,73	16,64%	12.458	17,72%
7,95 - 8,94		71.569,27	10,16%	8.684	12,35%
8,95 - 9,94		119.446,14	16,96%	12.894	18,34%
9,95 - 10,94		27.250,77	3,87%	2.803	3,99%
10,95 - 11,99		5.507,48	0,78%	711	1,01%
<b>TOTALS(€)</b>		<b>704.469.395,11</b>	<b>100%</b>	<b>70.314</b>	<b>100%</b>

TIPO DE INTERÉS MEDIO PONDERADO	Weighted average interest rate	6,79%
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SALDO PENDIENTE DE LOS DERECHOS DE CRÉDITO CON PD ENTRE 4% Y 6% / THE OUTSTANDING BALANCE OF THE RECEIVABLES WITH PD BETWEEN 4% and 6% < 20%	OK
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## SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

### DEFINITIONS

December 20, 2023

**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: there is 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 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 the Receivables as of the Date of Incorporation and the sum of the Outstanding Balance of all the Additional Receivables on the date of their respective assignment.

**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 2022-1**

Tasa mensual actual anualizada / Monthly Single Rate	9,88%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	10,19%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	10,19%

Fecha / Date	Principal Pendiente / Ppal Outstanding Fecha Constitución	Constitution Date	Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caida mensual media / Average Single Monthly	TACP / CPR	Caida mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepayment
20-sep.-23	702.936.453,66		100,00%	100,00%					<b>702.936.453,66</b>
30-sep.-23	697.036.941,50	<b>689.933.588,33</b>	99,11%	98,98%	1,02%	11,57%	<b>1,02%</b>	<b>11,57%</b>	690.820.121,83
31-oct.-23	684.282.611,64	<b>671.935.671,05</b>	98,22%	98,20%	0,91%	10,35%	<b>0,79%</b>	<b>9,12%</b>	672.130.914,88
30-nov.-23	671.629.949,69	<b>653.819.102,15</b>	97,35%	97,35%	0,89%	10,19%	<b>0,86%</b>	<b>9,88%</b>	653.819.102,15

**FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)**  
**FLWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)**  
**TACP / CPR: 10,19%**

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
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
<b>TOTAL:</b>	<b>100.000,00</b>	<b>2.496,50</b>	<b>102.496,50</b>	<b>100.000,00</b>	<b>3.015,82</b>	<b>103.015,82</b>	<b>100.000,00</b>	<b>4.573,75</b>	<b>104.573,75</b>	<b>100.000,00</b>	<b>8.105,07</b>	<b>108.105,07</b>	<b>100.000,00</b>	<b>4.610,73</b>	<b>104.610,73</b>	<b>50.000,00</b>	<b>4.695,21</b>	<b>54.695,21</b>
20/12/2023																		
20/03/2024	8.177,94	1.034,16	9.212,10	8.177,94	1.096,49	9.274,42	8.177,94	1.283,47	9.461,41	8.177,94	1.707,31	9.885,25	8.177,94	3.826,49	12.004,42	10.000,00	1.558,22	11.558,22
20/06/2024	7.858,86	185,15	8.044,01	7.858,86	243,01	8.101,87	7.858,86	416,60	8.275,45	7.858,86	810,05	8.668,90	7.858,86	315,07	8.173,92	10.000,00	1.260,27	11.260,27
20/09/2024	7.493,85	169,31	7.663,16	7.493,85	222,21	7.716,07	7.493,85	380,94	7.874,79	7.493,85	740,72	8.234,57	7.493,85	236,30	7.730,16	10.000,00	945,21	10.945,21
20/12/2024	7.182,29	152,52	7.334,81	7.182,29	200,18	7.382,48	7.182,29	343,17	7.525,46	7.182,29	667,27	7.849,57	7.182,29	155,82	7.338,12	10.000,00	623,29	10.623,29
20/03/2025	6.858,38	136,68	6.995,06	6.858,38	179,39	7.037,77	6.858,38	307,52	7.165,90	6.858,38	597,96	7.456,34	6.858,38	77,05	6.935,44	10.000,00	308,22	10.308,22
20/06/2025	6.562,19	125,88	6.688,07	6.562,19	165,22	6.727,41	6.562,19	283,24	6.845,43	6.562,19	550,74	7.112,93	6.562,19	0,00	6.562,19	0,00	0,00	6.562,19
22/09/2025	6.180,91	115,10	6.296,01	6.180,91	151,07	6.331,98	6.180,91	258,98	6.439,89	6.180,91	503,56	6.684,48	6.180,91	0,00	6.180,91	0,00	0,00	6.180,91
22/12/2025	5.856,62	99,10	5.955,72	5.856,62	130,07	5.986,69	5.856,62	222,97	6.079,59	5.856,62	433,56	6.290,18	5.856,62	0,00	5.856,62	0,00	0,00	5.856,62
20/03/2026	5.517,71	84,54	5.602,25	5.517,71	110,95	5.628,66	5.517,71	190,21	5.707,92	5.517,71	369,84	5.887,56	5.517,71	0,00	5.517,71	0,00	0,00	5.517,71
22/06/2026	5.151,96	78,93	5.230,89	5.151,96	103,60	5.255,56	5.151,96	177,60	5.329,55	5.151,96	345,33	5.497,28	5.151,96	0,00	5.151,96	0,00	0,00	5.151,96
21/09/2026	4.673,85	66,14	4.739,99	4.673,85	86,80	4.760,65	4.673,85	148,81	4.822,66	4.673,85	289,35	4.963,20	4.673,85	0,00	4.673,85	0,00	0,00	4.673,85
21/12/2026	4.267,08	56,81	4.323,90	4.267,08	74,57	4.341,65	4.267,08	127,83	4.394,91	4.267,08	248,56	4.515,65	4.267,08	0,00	4.267,08	0,00	0,00	4.267,08
22/03/2027	3.863,49	48,30	3.911,80	3.863,49	63,40	3.926,89	3.863,49	108,68	3.972,18	3.863,49	211,33	4.074,82	3.863,49	0,00	3.863,49	0,00	0,00	3.863,49
21/06/2027	3.438,42	40,60	3.479,02	3.438,42	53,29	3.491,70	3.438,42	91,35	3.529,76	3.438,42	177,62	3.616,04	3.438,42	0,00	3.438,42	0,00	0,00	3.438,42
20/09/2027	2.918,21	33,74	2.951,95	2.918,21	44,28	2.962,49	2.918,21	75,92	2.994,12	2.918,21	147,61	3.065,82	2.918,21	0,00	2.918,21	0,00	0,00	2.918,21
20/12/2027	2.526,64	27,92	2.554,56	2.526,64	36,64	2.563,28	2.526,64	62,82	2.589,46	2.526,64	122,15	2.648,79	2.526,64	0,00	2.526,64	0,00	0,00	2.526,64
20/03/2028	2.175,61	22,88	2.198,49	2.175,61	30,03	2.205,64	2.175,61	51,48	2.227,09	2.175,61	100,10	2.275,72	2.175,61	0,00	2.175,61	0,00	0,00	2.175,61
20/06/2028	9.295,99	18,74	9.314,73	9.295,99	24,60	9.320,59	9.295,99	42,18	9.338,16	9.295,99	82,01	9.378,00	9.295,99	0,00	9.295,99	0,00	0,00	9.295,99