

SANTANDER CONSUMER SPAIN AUTO 2021-1 - FT

SANTANDER DE TITULIZACION, S.G.F.T, S.A.
C/ JUAN IGNACIO LUCA DE TENA 13
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NAME OF THE FUND: **F.T.: SANTANDER CONSUMER SPAIN AUTO 2021-1**

INFORMATION AT: QUARTER/SEMESTER: **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	27 September 2021	Paying Agent	BANCO SANTANDER	
Disbursement Date	30 September 2021	Negotiation Market	AIAF	
Final Date of Redemption	02 June, 2032	Ratings Agencies	DBRS Moody's	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
Seller	SANTANDER CONSUMER FINANCE	CLASS A	AAL / Aa1	AA / Aa1
		CLASS B	A / A2	AH / A2
		CLASS C	BBB / Baa3	AL / Baa3
		CLASS D	BBBL / Ba1	BBBH / Ba1
		CLASS E	BB / Ba2	BBBL / Ba2
		CLASS F	NR / NR	NR / NR
LEI Code	894500LAH3RZUM66PE80			

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A (ISIN=ES0305599005)	5.073	Nominal per Bond	100.000,00 €	68.366,09 €	
		Total Nominal	507.300.000,00 €	346.821.174,57 €	68,37%
CLASS B (ISIN=ES0305599013)	333	Nominal per Bond	100.000,00 €	68.366,09 €	
		Total Nominal	33.300.000,00 €	22.765.907,97 €	68,37%
CLASS C (ISIN=ES0305599021)	230	Nominal per Bond	100.000,00 €	68.366,09 €	
		Total Nominal	23.000.000,00 €	15.724.200,70 €	68,37%
CLASS D (ISIN=ES0305599039)	57	Nominal per Bond	100.000,00 €	68.366,09 €	
		Total Nominal	5.700.000,00 €	3.896.867,13 €	68,37%
CLASS E (ISIN=ES0305599047)	57	Nominal per Bond	100.000,00 €	68.366,09 €	
		Total Nominal	5.700.000,00 €	3.896.867,13 €	68,37%
CLASS F (ISIN=ES0305599054)	58	Nominal per Bond	100.000,00 €	10.000,00 €	
		Total Nominal	5.800.000,00 €	580.000,00 €	10,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 22, 2023			Next Payment Date March 22, 2024		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	6.989,93 €	882,70 €	4,6160%	797,71 €	646,15 €
CLASS B	6.989,93 €	882,70 €	4,6160%	797,71 €	646,15 €
CLASS C	6.989,93 €	968,42 €	5,0660%	875,48 €	709,14 €
CLASS D	6.989,93 €	409,54 €	2,1500%	371,55 €	300,96 €
CLASS E	6.989,93 €	516,21 €	2,7100%	468,33 €	379,34 €
CLASS F	10.000,00 €	231,54 €	4,5800%	115,77 €	93,78 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	50.148	54.736
CR's Outstanding to be amortised	575.000.000,50 €	400.717.127,66 €
CR's Outstanding per Loan to be amortised	11.466,06 €	7.320,91 €
Interest Rate	8,16%	6,48%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	9,33%
Average Monthly Single Rate	8,94%
Constant Prepayment Rate from Constitution	9,06%

SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

QUARTERLY BONDS PAYOUT REPORT

December 22, 2023

BONDS. PRINCIPAL	
Previous Balance	434.457.115,00 €
Principal Amortised	40.772.097,50 €
Outstanding Balance	393.685.017,50 €
% of Initial Balance	67,78%
Principal accrued and unpaid	0,00 €

DATA	
Pool Cut-Off Date	2023/12/15
Payment Date	2023/12/22
Disbursement Date	2023/09/22
Number of Days (Act/360)	91
Next Payment Date	2024/03/22
Euribor 3M	3,916%

INTEREST PAID	
CLASS A	4.477.937,10 €
CLASS B	293.939,10 €
CLASS C	222.736,60 €
CLASS D	23.343,78 €
CLASS E	29.423,97 €
CLASS F	13.429,32 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2023/12/22
CLASS A	6,09	1,85
CLASS B	8,75	1,85
CLASS C	9,29	1,85
CLASS D	9,33	1,85
CLASS E	9,33	1,85
CLASS F	9,33	0,25

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

SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

QUARTERLY COLLATERAL REPORT

December 22, 2023

PRINCIPAL	
Previous Balance	440.448.955,27 €
Principal Amortised	39.731.827,61 €
Outstanding Balance	400.717.127,66 €
Number of Credit Rights	54.736
Outstanding Balance of Additional Credit Rights	0,00 €
Number of Additional Credit Rights	0
Total Outstanding Balance	400.717.127,66 €
Total Number of Credit Rights	54.736

PRINCIPAL BALANCE IN ARREARS (*)					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	> 180 DAYS
Principal Balance in Arrears	211.278,14 €	105.279,69 €	75.338,43 €	147.426,50 €	1.095.303,84 €
Interest accrued on Credit Rights in Arrears	52.641,58 €	27.133,50 €	21.684,38 €	37.829,23 €	329.339,62 €
Outstanding Balance	10.003.881,84 €	2.929.563,49 €	1.580.912,48 €	1.690.808,85 €	4.867.831,59 €
Number of Credit Rights	1.105	309	172	190	498
% of Outstanding Balance	2,50%	0,73%	0,39%	0,42%	1,21%

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

DEFAULTED RECEIVABLES	
Last balance ⁽¹⁾	7.151.850,76 €
Difference in Actual Period	480.314,56 €
Current balance	7.612.165,32 €

(1) Due to a IT problem, "Defaulted Receivables", "Cumulative Defaulted Receivables" and "Cumulative Recoveries" data as of March, 21, 2023 were inaccurate. Once it has been amended as properly, these "Last balance" data have been verified and updated as shown in the corresponding tables .

SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

QUARTERLY COLLATERAL REPORT

December 22, 2023

CUMULATIVE DEFAULTED RECEIVABLES	
Last balance ⁽¹⁾	12.633.616,19 €
Difference in Actual Period	1.964.455,37 €
Current balance	14.598.071,56 €

CUMULATIVE RECOVERIES	
Last balance ⁽¹⁾	5.481.765,43 €
Difference in Actual Period	1.504.140,81 €
Current balance	6.985.906,24 €

SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

QUARTERLY REPORT - ALLOCATION OF CASH

December 22, 2023

TOTAL CASH RECEIVED END OF PERIOD	51.249.301,23 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	39.635.040,35 €
Contentious Loans	0,00 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	6.851.576,06 €
Refund of Interest accrued	0,00 €
CASH RESERVE AMOUNT + LIQUIDITY	4.763.205,13 €
CAP PREMIUM + OTHERS	-520,31 €

TREASURY ACCOUNT STATEMENT	4.408.220,22 €
PRINCIPAL CASH RESERVE AMOUNT	
Previous Balance	4.763.205,13 €
Difference	430.233,98 €
Outstanding Balance	4.332.971,15 €
WITHOLDING ISSUE EXPENSES	75.249,07 €

TOTAL CASH PAID END OF PERIOD	51.249.301,23 €
ORDINARY EXPENSES	55.720,09 €
MANAGEMENT FEE	27.079,18 €
SERVICER FEE	135.034,37 €
CAP	-3.838.241,10 €
INTEREST ON CLASS A NOTES	4.477.937,10 €
INTEREST ON CLASS B NOTES	293.939,10 €
INTEREST ON CLASS C NOTES	222.736,60 €
INTEREST ON CLASS D NOTES	23.343,78 €
INTEREST ON CLASS E NOTES	29.423,97 €
CASH RESERVE AMOUNT	4.332.971,15 €
INTEREST ON CLASS F NOTES	13.429,32 €
PRORRATA AMORTISATION CLASS A - F NOTES	40.192.097,50 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON CLASS F NOTES	580.000,00 €
FEES IN FAVOUR OF SCF	4.703.830,17 €
EXCESS	0,00 €

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

December 22, 2023

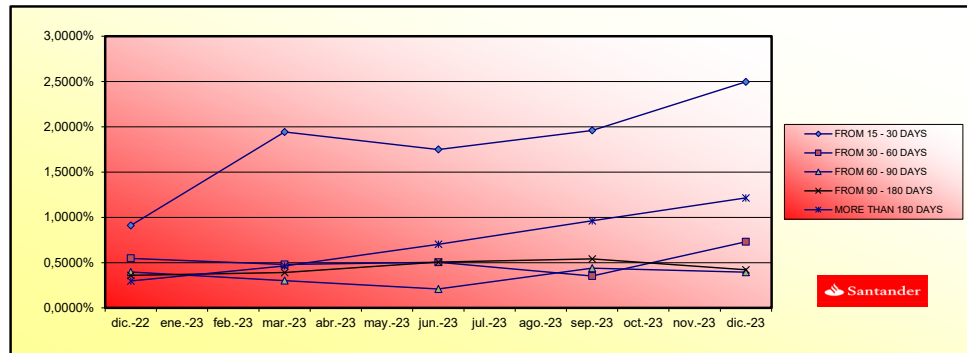
CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	December 22, 2023
SUBORDINATED ISSUE	67.700.000,00 €	46.283.842,93 € (11,55%)
PRINCIPAL RESERVE FUND	5.800.000,00 € (1,00%)	4.332.971,15 € (1,10%)

SUBORDINATED LOANS		
CONCEPTS	INITIAL	December 22, 2023
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	2.100.000,00 €	0,00 €
Interest Rate	1,105%	—

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

HISTORICAL ARREARS REPORTS

HISTORICAL ARREARS REPORTS					
	Dec-22	Mar-23	Jun-23	Sep-23	Dec-23
FROM 15 - 30 DAYS	0,9107%	1,9432%	1,7500%	1,9604%	2,4965%
FROM 30 - 60 DAYS	0,5480%	0,4799%	0,5040%	0,3523%	0,7311%
FROM 60 - 90 DAYS	0,3967%	0,3021%	0,2084%	0,4384%	0,3945%
FROM 90 - 180 DAYS	0,3590%	0,3912%	0,5058%	0,5422%	0,4219%
MORE THAN 180 DAYS	0,2972%	0,4636%	0,7035%	0,9630%	1,2148%



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

TRIGGERS PRO RATA AMORTIZATION vs SEQUENTIAL AMORTIZATION

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

(i)

the Cumulative Loss Ratio exceeds a certain ratio; or

Cumulative Loss Ratio	
Cumulative Defaulted Receivables	14.598.071,56 €
Cumulative Recoveries with respect Defaulted Receivables	6.985.906,24 €
Cumulative Balance CR's	770.045.755,95 €
Ratio equal or greater than 2,55%	0,989%

(ii)

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

Cumulative Defaulted Receivables vs Principal Original Balance D, E and F	
Cumulative Defaulted Receivables	14.598.071,56 €
Principal Original Balance class D, E and F Notes	17.200.000,00 €
Ratio	84,87%

(iii)

the Outstanding Balance of the Receivables comprised in the Aggregate Portfolio arising from Loans granted to the same Borrower is equal or greater than 2,00% of the Outstanding Balance of the Aggregate Portfolio; or

Outstanding Balance Greatest Borrower vs Outstanding Balance Aggregate Portfolio	
Outstanding Balance Greatest Borrower	154.150,12 €
Rest of Debtors	400.562.977,54 €
Ratio	0,020%

(iv)

an Insolvency Event occurs in respecto of the Seller; or

(v)

The Seller defaults in the performance or observance of any of its obligations under any Transaction Documents to which it is a party (unless such defaults is remedied within five (5) Business Days or the following Purchase Date; or

(vi)

an Event of Replacement of the Servicer occurs; or

(vii)

an Interest Rate Cap Provider Downgrade Event occurs and none of the remedies are put in place within the timeframe required; or

(viii)

a Clean-up Call Event occurs; or

(ix)

an exercise of a Seller's Call option; or

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

SANTANDER CONSUMER SPAIN AUTO 2021-I
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>	144.137,68	35,97%	16.187	29,57%
VEHICULOS USADOS	<i>Used cars</i>	256.579,45	64,03%	38.549	70,43%
TOTALS(€)		400.717.127,66	100%	54.736	100%

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>	368.842,26	92,05%	50.104	91,54%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>	20.890,64	5,21%	2.764	5,05%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>	10.929,78	2,73%	1.865	3,41%
AUTOCARES Y AUTOBUSES	<i>Buses</i>	54,40	0,01%	3	0,01%
TOTALS(€)		400.717.127,66	100%	54.736	100%

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>	395.401,28	98,67%	53.864	98,41%
PERSONA JURIDICA	<i>Corporate Body</i>	5.315,84	1,33%	872	1,59%
TOTALS(€)		400.717.127,66	100%	54.736	100%

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		<i>Outstanding Principal</i>	%
MAYOR DEUDOR	Largest Debtor 1	154.150,12	0,04%
RESTO DE DEUDORES	Rest of debtors	400.562.977,54	99,96%
TOTALS(€)		400.717.127,66	100%

VTO MEDIO PONDERADO DE LOS DC	Term maturity			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
01/01/2022-31/12/2022	3,11	0,00%	4	0,01%
01/01/2023-31/12/2023	88,21	0,02%	186	0,34%
01/01/2024-31/12/2024	12.298,08	3,07%	7.767	14,19%
01/01/2025-31/12/2025	50.166,55	12,52%	11.789	21,54%
01/01/2026-31/12/2026	81.168,55	20,26%	12.489	22,82%
01/01/2027-31/12/2027	74.050,24	18,48%	8.376	15,30%
01/01/2028-31/12/2028	70.709,60	17,65%	6.472	11,82%
01/01/2029-31/12/2029	43.067,34	10,75%	3.225	5,89%
01/01/2030-31/12/2030	54.393,34	13,57%	3.502	6,40%
01/01/2031-31/12/2031	14.754,55	3,68%	925	1,69%
01/01/2032-02/02/2032	17,46	0,00%	1	0,00%
TOTALS(€)	400.717.127,66	100%	54.736	100%

VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i>	14/12/2027
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DISTRIBUCION POR COMUNIDADES AUTONOMAS	Autonomous region			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
Andalucía	95.641,59	23,87%	13.268	24,24%
Aragón	8.459,97	2,11%	1.168	2,13%
Asturias	7.533,56	1,88%	1.008	1,84%
Baleares	7.899,18	1,97%	1.267	2,31%
Canarias	38.265,62	9,55%	5.617	10,26%
Cantabria	3.208,02	0,80%	447	0,82%
Castilla-León	14.179,98	3,54%	1.889	3,45%
Castilla-La Mancha	15.936,96	3,98%	2.187	4,00%
Cataluña	58.018,87	14,48%	7.345	13,42%
Valencia	43.582,69	10,88%	6.065	11,08%
Extremadura	17.652,87	4,41%	2.338	4,27%
Galicia	26.863,70	6,70%	3.293	6,02%
Madrid	30.234,10	7,54%	4.494	8,21%
Murcia	15.342,06	3,83%	1.974	3,61%
Navarra	4.479,79	1,12%	603	1,10%
País Vasco	7.133,50	1,78%	990	1,81%
La Rioja	2.969,62	0,74%	399	0,73%
Ceuta	1.546,59	0,39%	192	0,35%
Melilla	1.768,37	0,44%	192	0,35%
TOTALS(€)	400.717.127,66	100%	54.736	100%

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>	%
21,90 - 9.999,99	205.204,41	51,21%	41.175	75,22%
10.000,00 - 19.999,99	163.936,73	40,91%	12.262	22,40%
20.000,00 - 29.999,99	27.430,00	6,85%	1.184	2,16%
30.000,00 - 39.999,99	3.273,37	0,82%	97	0,18%
40.000,00 - 49.999,99	595,93	0,15%	13	0,02%
50.000,00 - 64.008,61	276,66	0,07%	5	0,01%
TOTALS(€)	400.717.127,66	100%	54.736	100%

% 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	70.827,61	17,68%	9.782	17,87%
5-9	57.999,78	14,47%	6.348	11,60%
10-14	72.186,84	18,01%	8.624	15,76%
15-20	58.173,80	14,52%	7.275	13,29%
>20	141.529,08	35,32%	22.707	41,48%
TOTALS(€)	400.717.127,66	100%	54.736	100%

SCORING COCHE NUEVO <i>Scoring new car</i>				
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
<545	5.663,99	1,41%	561	1,02%
545-900	138.473,69	34,56%	15.626	28,55%
COCHE USADO <i>Used car</i>	256.579,45	64,03%	38.549	70,43%
TOTALS(€)	400.717.127,66	100%	54.736	100%

SCORING COCHE USADO		Scoring used car			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
<545		6.261,50	1,56%	1.325	2,42%
545-900		250.317,89	62,47%	37.224	68,01%
COCHE NUEVO	New car	144.137,68	35,97%	16.187	29,57%
TOTALS(€)		400.717.127,66	100%	54.736	100%

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	53.119,71	13,26%	6.677	12,20%
NO TRABAJA	Does not work	2.902,97	0,72%	623	1,14%
RESTO	Rest	344.694,45	86,02%	47.436	86,66%
TOTALS(€)		400.717.127,66	100%	54.736	100%

TIPO DE INTERES		Interest rate			
%		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
3,95 - 4,94		115.165,76	28,74%	14.054	25,68%
4,95 - 5,94		85.700,69	21,39%	9.847	17,99%
5,95 - 6,94		40.944,41	10,22%	5.656	10,33%
6,95 - 7,94		48.132,58	12,01%	7.404	13,53%
7,95 - 8,94		44.441,02	11,09%	7.661	14,00%
8,95 - 9,94		52.628,63	13,13%	7.767	14,19%
9,95 - 10,94		9.200,53	2,30%	1.556	2,84%
10,95 - 11,99		4.503,47	1,12%	791	1,45%
TOTALS(€)		400.717.127,66	100%	54.736	100%

TIPO DE INTERÉS MEDIO PONDERADO	Weighted average interest rate	6,47%
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SANTANDER CONSUMER SPAIN AUTO 2021-1 FT

DEFINITIONS

December 22, 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: (i) there are one or more instalments that are more than 90 days overdue; or (ii) following the relevant final maturity date, there is at least one instalment which is more than 90 days overdue; or (iii) the Servicer, in accordance with the Servicing Policies, considers that the relevant Borrower is unlikely to pay the instalments under the Loans as they fall due. For the avoidance of doubt, once a Receivable has been classified as a Defaulted Receivable, it will remain classified as such.

CUMULATIVE LOSS RATIO means, as of the Determination Date immediately preceding any Payment Date, the ratio between: (i) the sum of the Outstanding Balance of all the Defaulted Receivables during the period from the Date of Incorporation until the end of the corresponding Collection Period reduced by the amount of Principal Recoveries with respect to Defaulted Receivables received during such period which are applied to principal of the Defaulted Receivables; and (ii) the sum of the Outstanding Balance of all the Receivables at the time of the transfer purchased by the Issuer as of the Date of Incorporation.

CUMULATIVE DEFAULTED RECEIVABLES means, the sum of the Outstanding Balance of all the Defaulted Receivables during the period from the Date of Incorporation until the end of the corresponding Collection Period.

CUMULATIVE RECOVERIES (with respect Defaulted Receivables) means, the amount of Principal Recoveries with respect to Defaulted Receivables received from the Date of Incorporation until the end of the corresponding Collection Period which are applied to principal of the Defaulted Receivables

DELINQUENT RECEIVABLES means, at any time, any Receivable which is past due but is not a Defaulted Receivable.

DELINQUENCY RATIO means the Outstanding Balance of the Delinquent Receivables divided by the Outstanding Balance of the Receivables.

RESIDUAL LIFE Calculations made without the clean-up call at 10% of the outstanding balance of the CR's

FONDO DE TITULIZACIÓN SANTANDER CONSUMER SPAIN 2021-1

Tasa mensual actual anualizada / Monthly Single Rate	9,33%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	8,94%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	9,06%

Fecha / Date	Principal Pendiente / Ppal Outstanding Fecha Constitución		Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caida mensual media / Average Single Monthlv	TACP / CPR	Cajda mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepavment
	575.000.000,00		100,00%	100,00%					575.000.000,00
31-dic.-22	563.774.344,81	565.902.795,22	99,21%	100,38%	-0,38%	-4,63%	-0,38%	-4,63%	559.328.300,12
31-ene.-23	552.487.884,10	549.090.597,86	98,43%	99,39%	0,31%	3,63%	0,99%	11,24%	543.808.170,12
28-feb.-23	541.140.194,34	530.685.493,11	97,65%	98,07%	0,65%	7,51%	1,33%	14,79%	528.438.252,43
31-mar.-23	529.730.943,37	513.407.822,46	96,88%	96,92%	0,78%	8,96%	1,17%	13,19%	513.217.292,80
30-abr.-23	518.259.797,20	498.087.398,47	96,12%	96,11%	0,79%	9,09%	0,84%	9,59%	498.144.047,02
31-may.-23	506.726.420,07	482.097.854,49	95,36%	95,14%	0,83%	9,48%	1,01%	11,44%	483.217.280,90
30-jun.-23	495.801.100,61	470.192.527,41	94,61%	94,83%	0,75%	8,69%	0,32%	3,78%	469.070.239,90
31-jul.-23	484.816.511,29	455.194.275,75	93,86%	93,89%	0,78%	9,02%	1,00%	11,32%	455.060.647,49
31-ago.-23	473.772.330,57	441.183.457,56	93,12%	93,12%	0,79%	9,06%	0,82%	9,39%	441.187.354,93
30-sep.-23	462.668.235,17	427.350.393,15	92,39%	92,37%	0,79%	9,09%	0,81%	9,31%	427.449.222,68
31-oct.-23	451.503.900,06	413.947.335,65	91,66%	91,68%	0,79%	9,04%	0,74%	8,54%	413.845.120,35
30-nov.-23	440.278.998,42	400.373.926,63	90,94%	90,94%	0,79%	9,06%	0,81%	9,33%	400.373.926,63

FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)
FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)
TACP / CPR: 9,06%

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:	68.366,09	1.454,05	69.820,14	68.366,09	1.454,05	69.820,14	68.366,09	2.021,94	70.388,03	68.366,09	2.713,28	71.079,37	68.366,09	461,91	68.828,00	10.000,00	114,19	10.114,19
22/12/2023																		
22/03/2024	6.487,50	689,97	7.177,47	6.487,50	689,97	7.177,47	6.487,50	766,67	7.254,17	6.487,50	366,46	6.853,96	6.487,50	461,91	6.949,41	10.000,00	114,19	10.114,19
24/06/2024	6.298,64	111,55	6.410,19	6.298,64	111,55	6.410,19	6.298,64	183,26	6.481,90	6.298,64	342,62	6.641,26	6.298,64	0,00	6.298,64	0,00	0,00	0,00
23/09/2024	5.741,13	97,00	5.838,13	5.741,13	97,00	5.838,13	5.741,13	159,35	5.900,49	5.741,13	297,92	6.039,06	5.741,13	0,00	5.741,13	0,00	0,00	0,00
23/12/2024	5.573,13	86,98	5.660,11	5.573,13	86,98	5.660,11	5.573,13	142,89	5.716,02	5.573,13	267,15	5.840,28	5.573,13	0,00	5.573,13	0,00	0,00	0,00
24/03/2025	5.029,35	77,25	5.106,61	5.029,35	77,25	5.106,61	5.029,35	126,92	5.156,27	5.029,35	237,28	5.266,63	5.029,35	0,00	5.029,35	0,00	0,00	0,00
23/06/2025	4.881,40	68,48	4.949,88	4.881,40	68,48	4.949,88	4.881,40	112,50	4.993,90	4.881,40	210,32	5.091,72	4.881,40	0,00	4.881,40	0,00	0,00	0,00
22/09/2025	4.251,07	59,96	4.311,03	4.251,07	59,96	4.311,03	4.251,07	98,50	4.349,57	4.251,07	184,15	4.435,22	4.251,07	0,00	4.251,07	0,00	0,00	0,00
22/12/2025	4.125,48	52,54	4.178,01	4.125,48	52,54	4.178,01	4.125,48	86,31	4.211,79	4.125,48	161,36	4.286,94	4.125,48	0,00	4.125,48	0,00	0,00	0,00
23/03/2026	3.406,97	45,34	3.452,31	3.406,97	45,34	3.452,31	3.406,97	74,48	3.481,45	3.406,97	139,25	3.546,22	3.406,97	0,00	3.406,97	0,00	0,00	0,00
22/06/2026	3.306,04	39,39	3.345,43	3.306,04	39,39	3.345,43	3.306,04	64,72	3.370,75	3.306,04	120,99	3.427,03	3.306,04	0,00	3.306,04	0,00	0,00	0,00
22/09/2026	2.705,07	33,99	2.739,06	2.705,07	33,99	2.739,06	2.705,07	55,84	2.760,91	2.705,07	104,40	2.809,47	2.705,07	0,00	2.705,07	0,00	0,00	0,00
22/12/2026	2.624,69	28,90	2.653,59	2.624,69	28,90	2.653,59	2.624,69	47,48	2.672,17	2.624,69	88,77	2.713,46	2.624,69	0,00	2.624,69	0,00	0,00	0,00
22/03/2027	2.007,76	24,05	2.031,81	2.007,76	24,05	2.031,81	2.007,76	39,52	2.047,27	2.007,76	73,88	2.081,63	2.007,76	0,00	2.007,76	0,00	0,00	0,00
22/06/2027	1.948,04	21,05	1.969,08	1.948,04	21,05	1.969,08	1.948,04	34,57	1.982,61	1.948,04	64,64	2.012,68	1.948,04	0,00	1.948,04	0,00	0,00	0,00
22/09/2027	9.979,83	17,61	9.997,43	9.979,83	17,61	9.997,43	9.979,83	28,93	10.008,75	9.979,83	54,08	10.033,91	9.979,83	0,00	9.979,83	0,00	0,00	0,00