



FT SANTANDER CONSUMO 4

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

JUAN IGNACIO LUCA DE TENA 11

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NAME OF THE FUND: FT SANTANDER CONSUMO 4

INFORMATION AT: QUARTER 18/12/2023 - 18/03/2024 YEAR: 2024

Acting on behalf of Santander de Titulización, S.G.F.T., S.A. as General Manager: Signature:
 Juan Carlos Berzal Valero - GENERAL MANAGER

I. DATA OF THE FUND

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

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			INITIAL	CURRENT	%Act/In
CLASS A ES0305520001	12.628	Nominal per Bond	100.000,00	34.816,54	
		Total Nominal	1.262.800.000,00	439.663.267,12	34,82%
CLASS B ES0305520019	1.050	Nominal per Bond	100.000,00	34.816,54	
		Total Nominal	105.000.000,00	36.557.367,00	34,82%
CLASS C ES0305520027	415	Nominal per Bond	100.000,00	34.816,54	
		Total Nominal	41.500.000,00	14.448.864,10	34,82%
CLASS D ES0305520035	478	Nominal per Bond	100.000,00	34.816,54	
		Total Nominal	47.800.000,00	16.642.306,12	34,82%
CLASS E ES0305520043	429	Nominal per Bond	100.000,00	34.816,54	
		Total Nominal	42.900.000,00	14.936.295,66	34,82%
CLASS F ES0305520050	300	Nominal per Bond	100.000,00	0,00	
		Total Nominal	30.000.000,00	0,00	0,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period 18/03/2024			Next Payment Date 18/06/2024		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Cupon	Net Interest Next Cupon
CLASS A	5.504,22 €	472,10 €	4,628%	411,78 €	333,54 €
CLASS B	5.504,22 €	517,97 €	5,078%	451,82 €	365,97 €
CLASS C	5.504,22 €	224,23 €	2,200%	195,75 €	158,55 €
CLASS D	5.504,22 €	377,11 €	3,700%	329,21 €	266,66 €
CLASS E	5.504,22 €	499,42 €	4,900%	435,98 €	353,14 €
CLASS F	0,00 €	0,00 €	-	-	-
Accrued amortisation due not paid	0,00 €				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	160,004	99,846
CR's Outstanding to be amortised	1.500.000.000,00	522.248.006,16
CR's Outstanding per Loan to be amortised	9.374,77	5.230,54
Interest Rate	7,16%	6,85%

PREPAYMENT RATE	CURRENT SITUATION
Constant Prepayment Rate from Constitution	18,41%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	294.666,59	499.131,42	61.856,78
Debt to be amortised			521.558.369,91
Total Debt	294.666,59	499.131,42	521.620.226,69

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QUARTERLY BONDS PAYOUT REPORT

March 18, 2024

BONDS. PRINCIPAL	
Previous Balance	604.811.400,00 €
Principal Amortised	82.563.300,00 €
Outstanding Balance	522.248.100,00 €
% of Initial Balance	34,13%
Principal accrued and unpaid	0,00

DATA	
Pool Cut-off Date	11/03/2024
Payment Date	18/03/2024
Previous Payment Date	18/12/2023
Number of Days (Act/360)	91
Reference Interest Rate (%)	3,928%
Next Payment Date	18/06/2024

INTEREST PAID	
CLASS A	5.961.678,80 €
CLASS B	543.868,50 €
CLASS C	93.055,45 €
CLASS D	180.258,58 €
CLASS E	214.251,18 €
CLASS F	0,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	18/03/2024
CLASS A	2,99	1,18
CLASS B	2,99	1,18
CLASS C	2,99	1,18
CLASS D	2,99	1,18
CLASS E	2,99	1,18
CLASS F	1,45	-

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

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QUARTERLY COLLATERAL REPORT

March 18, 2024

PRINCIPAL

Previous Balance	604.811.275,34 €
Principal Amortised	82.563.269,18 €
Outstanding Balance	522.248.006,16 €
Number of Credit Rights	99.846

INTEREST

Interest received during relevant period	9.803.735,56 €
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PRINCIPAL BALANCE IN ARREARS

	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	OVER 180 DAYS
Principal Balance in Arrears	255.217,41 €	84.000,45 €	102.834,72 €	226.540,00 €	21.043,67 €
Interest accrued on Credit Rights in Arrears	39.449,18 €	16.864,21 €	18.899,56 €	49.992,48 €	40.813,11 €
Outstanding Balance	9.534.971,88 €	1.690.155,84 €	1.225.870,50 €	2.852.129,19 €	24.736.687,27 €
Number of Credit Rights	1.579	265	185	425	3.118
% of Outstanding Balance	1,83%	0,32%	0,23%	0,55%	4,74%

DEFAULTED RECEIVABLES

Defaulted Loans as of previous balance	27.956.394,55 €
Difference in Actual Period	893.709,94 €
Current Defaulted Loans	28.850.104,49 €

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QUARTERLY COLLATERAL REPORT

March 18, 2024

CONTENTIOUS / JUDICIAL	
Previous balance	24.731.143,63 €
Difference in Actual Period	719.037,26 €
Current balance	25.450.180,89 €
Contentious CR's number	3.214

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QUARTERLY REPORT - ALLOCATION OF CASH

March 18, 2024

TOTAL CASH RECEIVED END OF PERIOD	103.796.528,92 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	79.960.129,08 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	9.803.735,56 €
Interest received under GIC	0,00 €
CONTENTIOUS	166.868,28 €
INCOMES/EXPENSES OF TRANSITORY PROPERTIES	0,00 €
RESERVE FUNDS	13.865.796,00 €
OTHERS	0,00 €

TREASURY ACCOUNT STATEMENT	12.096.228,00
PRINCIPAL RESERVE FUND	
Previous Balance	13.865.796,00 €
Variation	-1.769.568,00 €
Outstanding Balance	12.096.228,00 €
WITHHOLDING TAXES	0,00 €
ISSUE EXPENSES WITHHELD	0,00 €
OTHERS	0

TOTAL CASH PAID END OF PERIOD	103.796.528,92 €
CURRENT EXPENSES	56.674,29 €
MANAGEMENT FEE	37.697,15 €
CAP NET RESULT	-6.527.329,51 €
CLASS A INTEREST	5.961.678,80 €
CLASS B INTEREST	543.868,50 €
CLASS C INTEREST	93.055,45 €
CLASS D INTEREST	180.258,58 €
CLASS E INTEREST	214.251,18 €
RESERVE FUND	12.096.228,00 €
CLASS F INTEREST	0,00 €
REPLENISHMENT	0,00 €
CLASS A REDEMPTION	69.507.290,16 €
CLASS B REDEMPTION	5.779.431,00 €
CLASS C REDEMPTION	2.284.251,30 €
CLASS D REDEMPTION	2.631.017,16 €
CLASS E REDEMPTION	2.361.310,38 €
SUBORDINATED LOAN INTEREST	0,00 €
SUBORDINATED LOAN REDEMPTION	0,00 €
ADMINISTRATION FEE	6.000,00 €
CLASS F REDEMPTION	0,00 €
VARIABLE FEE	8.570.846,48 €

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

March 18, 2024

CREDIT ENHANCEMENT				
CONCEPTS	INITIAL		11-Mar-24	
SUBORDINATED ISSUE	15,81%		15,81%	
PRINCIPAL RESERVE FUND	30.000.000,00 €	2,00%	12.096.228,00 €	2,32%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	11-Mar-24
SUBORDINATED LOAN PRINCIPAL		
Total Outstanding Subordinated Loan	3.500.000,00 €	0,00 €
Interest Rate	0,19%	N/A

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TRIGGERS OF THE MODEL

March 18, 2024

SUBORDINATION EVENT TRIGGER		
IF 1) IS HIGHER THAN 2) AMORTIZATION WILL BE SEQUENTIAL		
1) DEFAULT RATIO		1,31%
2) TRIGGER		3,60%

SUBORDINATION EVENT TRIGGER		
IF 1) IS HIGHER THAN 2) AMORTIZATION WILL BE SEQUENTIAL		
1) Top 1 borrower		0,016%
2) TRIGGER		0,10%

AMORTIZATION IS NOT SEQUENTIAL

DEFAULT RATIO	1,31%
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CLASSES B, C, D, E, F DEFERRAL INTEREST TRIGGERS	
CLASS B INTEREST DEFERRAL IF DEFAULT RATIO > 17,50%	NO
CLASS C INTEREST DEFERRAL IF DEFAULT RATIO > 11,00%	NO
CLASS D INTEREST DEFERRAL IF DEFAULT RATIO > 7,75%	NO
CLASS E INTEREST DEFERRAL IF DEFAULT RATIO > 4,90%	NO
CLASS F INTEREST DEFERRAL IF DEFAULT RATIO > 3,25%	NO

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

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DEFINITIONS

March 18, 2024

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

DEFAULTED RECEIVABLE means, at any time, the Receivables arising from Loans in respect of which: (i) there are one or more instalments that are more than 90 days overdue; or (ii) the Servicer, in accordance with the Servicing Policies, considers that the relevant Borrower is unlikely to pay the instalments under the Loans as they fall due.

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

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

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Tasa mensual actual anualizada / Monthly Single Rate	12,19%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	15,87%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	18,41%

Fecha / Date	Principal Pendiente / Ppal Outstanding Fecha Constitución / Constitution Date		Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caída mensual media / Average Single Monthlv	TACP / CPR	Caída mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepayment
31-mar.-22	1.499.999.999,68	1.455.415.852,16	100,00%	100,00%					1.455.415.852,16
30-abr.-22	1.461.194.293,05	1.400.536.301,83	98,32%	95,85%	4,15%	39,88%	4,15%	39,88%	1.436.631.607,65
31-may.-22	1.429.620.815,77	1.339.850.458,80	96,67%	93,72%	3,19%	32,23%	2,22%	23,62%	1.381.960.922,66
30-jun.-22	1.398.124.797,70	1.286.705.221,91	95,04%	92,03%	2,73%	28,26%	1,80%	19,62%	1.328.795.926,97
31-jul.-22	1.366.680.254,71	1.235.792.085,81	93,44%	90,42%	2,49%	26,07%	1,75%	19,06%	1.277.075.929,88
31-ago.-22	1.335.285.228,15	1.184.065.947,50	91,87%	88,68%	2,38%	25,06%	1,93%	20,88%	1.226.764.765,66
30-sep.-22	1.303.912.067,11	1.139.268.691,29	90,33%	87,37%	2,22%	23,66%	1,47%	16,26%	1.177.803.942,80
31-oct.-22	1.272.568.776,55	1.092.610.892,75	88,81%	85,86%	2,15%	23,00%	1,73%	18,93%	1.130.169.056,77
30-nov.-22	1.241.372.909,39	1.044.321.599,78	87,32%	84,13%	2,14%	22,84%	2,02%	21,70%	1.083.931.562,62
31-dic.-22	1.210.430.491,57	1.005.578.545,27	85,85%	83,08%	2,04%	21,90%	1,25%	13,99%	1.039.146.799,26
31-ene.-23	1.179.587.827,39	964.351.865,89	84,41%	81,75%	1,99%	21,48%	1,59%	17,52%	995.645.605,11
28-feb.-23	1.148.899.539,06	926.081.862,38	82,99%	80,61%	1,94%	20,96%	1,40%	15,60%	953.441.395,83
31-mar.-23	1.118.390.231,72	882.704.701,22	81,59%	78,93%	1,95%	21,07%	2,08%	22,33%	912.520.781,52
30-abr.-23	1.088.092.684,19	850.580.388,56	80,22%	78,17%	1,88%	20,33%	0,96%	10,89%	872.876.374,19
31-may.-23	1.058.007.944,88	810.123.988,59	78,87%	76,57%	1,89%	20,45%	2,05%	21,99%	834.474.802,24
30-jun.-23	1.028.183.115,80	779.692.569,17	77,55%	75,83%	1,83%	19,85%	0,96%	10,98%	797.319.188,51
31-jul.-23	998.621.890,92	746.875.418,25	76,24%	74,79%	1,80%	19,58%	1,37%	15,29%	761.377.923,57
31-ago.-23	969.326.598,72	712.933.379,21	74,96%	73,55%	1,79%	19,50%	1,66%	18,19%	726.619.047,28
30-sep.-23	940.239.659,86	686.252.361,98	73,70%	72,99%	1,73%	18,94%	0,76%	8,80%	692.967.176,24
31-oct.-23	911.407.715,57	655.300.606,86	72,46%	71,90%	1,72%	18,81%	1,49%	16,48%	660.426.130,89
30-nov.-23	882.928.487,03	625.628.885,29	71,24%	70,86%	1,71%	18,67%	1,45%	16,06%	629.034.589,00
31-dic.-23	855.256.428,47	598.571.159,28	70,05%	69,99%	1,68%	18,45%	1,23%	13,79%	599.077.204,70
31-ene.-24	827.867.211,22	566.663.269,68	68,87%	68,45%	1,71%	18,68%	2,20%	23,42%	570.144.027,80
29-feb.-24	800.895.562,78	542.297.041,05	67,71%	67,71%	1,68%	18,41%	1,08%	12,19%	542.297.041,05

FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)
FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)
TACP / CPR: 18,41%

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:	34.816,54	633,39	35.449,93	34.816,54	818,74	35.635,28	34.816,54	906,18	35.722,72	34.816,54	1.524,03	36.340,57	34.816,54	430,01	35.246,55	0,00	0,00	0,00
18/03/2024																		
18/06/2024	5.411,81	406,49	5.818,30	5.411,81	445,98	5.857,79	5.411,81	193,06	5.604,88	5.411,81	324,70	5.736,51	5.411,81	430,01	5.841,82	0,00	0,00	0,00
18/09/2024	4.421,61	51,88	4.473,50	4.421,61	85,23	4.506,85	4.421,61	163,06	4.584,67	4.421,61	274,23	4.695,84	4.421,61	0,00	4.421,61	0,00	0,00	0,00
18/12/2024	3.901,67	43,60	3.945,27	3.901,67	71,63	3.973,30	3.901,67	137,03	4.038,70	3.901,67	230,46	4.132,13	3.901,67	0,00	3.901,67	0,00	0,00	0,00
18/03/2025	3.401,93	36,39	3.438,32	3.401,93	59,78	3.461,71	3.401,93	114,36	3.516,29	3.401,93	192,33	3.594,26	3.401,93	0,00	3.401,93	0,00	0,00	0,00
18/06/2025	2.990,11	31,19	3.011,31	2.990,11	51,25	3.031,36	2.990,11	88,04	3.078,15	2.990,11	164,88	3.144,99	2.990,11	0,00	2.990,11	0,00	0,00	0,00
18/09/2025	2.629,12	25,94	2.655,06	2.629,12	42,61	2.671,72	2.629,12	81,51	2.710,63	2.629,12	137,09	2.766,20	2.629,12	0,00	2.629,12	0,00	0,00	0,00
18/12/2025	2.315,37	21,07	2.336,43	2.315,37	34,61	2.349,98	2.315,37	66,20	2.381,57	2.315,37	111,34	2.426,71	2.315,37	0,00	2.315,37	0,00	0,00	0,00
18/03/2026	9.754,92	16,84	9.771,76	9.754,92	27,66	9.782,58	9.754,92	52,82	9.807,84	9.754,92	89,00	9.843,92	9.754,92	0,00	9.754,92	0,00	0,00	0,00