SANTANDER CONSUMER SPAIN AUTO 2025-1 FONDO DE TITULIZACIÓN
Quarterly Investor Report

Calculation Date		09.06.2026			
Payment Date		16.06.2026			
Period No		3			
Quarterly Period		June-26			
Interest Period	from	16.03.2026	to	16.06.2026	= 92 days
Collection Period	from	16.03.2026	to	16.06.2026	

1. Portfolio Information

Outstanding Receivables	No. of Contracts	Current Period Aggregate Outstanding Principal Amount	Previous Period Aggregate Outstanding Principal Amount
Beginning of Period	**54.331**	**614.345.577,43**	**650.182.987,66**
Scheduled Principal Payments		26.127.574,20	26.306.728,10
Prepayment Principal		10.248.194,52	9.530.682,13
Total Principal Collections		**36.375.768,72**	**35.837.410,23**
Total Interest Collections		**12.445.113,20**	**13.128.130,46**
Current Period Gross Default		**3.525.318,51**	**3.265.677,25**
Replenishment Amount		**0,00**	**0,00**
End of Period		**577.969.808,71**	**614.345.577,43**
Purchase Shortfall Amount		**0,00**	**0,00**
Total Assets (End of Period)	**52.276**	**577.969.808,71**	**614.345.577,43**
Current Prepayment Rate (annualised)		6,46%	6,22%
Current Poolfactor		**87,04%**	**93,07%**

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

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2. Portfolio Information per period

Collection Period	Outstanding BOP	Scheduled Principal Payments	Prepayment Principal	Total Principal Collections	Prepayment Rate
1	**650.182.987,66**	**17.080.679,12**	**6.669.199,09**	**23.749.878,21**	**4,96%**
2	**614.345.577,43**	**26.306.728,10**	**9.530.682,13**	**35.837.410,23**	**6,22%**
3	**577.969.808,71**	**26.127.574,20**	**10.248.194,52**	**36.375.768,72**	**6,46%**

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3. Reserve Accounts

Reserve Accounts

Cash Reserve	**in %**		**Trigger Event y/n**
Beginning of Period	1,06%	**6.500.000,00**	**no**
Cash Outflow		**390.210,60**	
of which added to Priority of Payments		**390.210,60**	
Cash Inflow		**0,00**	
End of Period	1,00%	**6.109.789,40**	
Required Cash Reserve Amount	1,00%	**6.109.789,40**	

Replacement Servicer Fee Reserve Required Amount	**in EUR**		**no**
Beginning of Period		n/a	
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	

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4. Delinquency Data

Delinquency Data and Ratios

Collection Period	Outstanding EOP	Days past due				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	**650.182.987,66**	4.208.110,29	3.649.856,50	0,00	0,00	169.463,13	169.463,13	98,79%	0,65%	0,56%	0,00%	0,00%
2	**614.345.577,43**	14.988.295,07	3.039.486,49	1.147.507,96	1.651.973,08	1.471.405,69	3.123.378,77	96,61%	2,44%	0,49%	0,19%	0,27%
3	**577.969.808,71**	15.045.034,06	3.691.494,88	1.692.038,35	2.689.687,23	2.272.251,26	4.961.938,49	96,00%	2,60%	0,64%	0,29%	0,47%

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5. Default Data

Note Principal	All notes	Class A1	Class A2	Class B	Class C	Class D	Class E
Beggining of Period	**610.978.940,00**	454.944.318,40	70.497.570,00	45.870.418,88	27.447.053,92	12.219.578,80	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	**39.574.470,00**	29.467.759,20	4.566.285,00	2.971.129,44	1.777.806,96	791.489,40	0,00
End of Period	**571.404.470,00**	425.476.559,20	65.931.285,00	42.899.289,44	25.669.246,96	11.428.089,40	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)	**3.525.318,51**	0,00	0,00	0,00	0,00	3.525.318,51	0,00
Credit PDL	**3.525.318,51**	0,00	0,00	0,00	0,00	3.525.318,51	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	**610.978.940,00**	454.944.318,40	70.497.570,00	45.870.418,88	27.447.053,92	12.219.578,80	0,00
End of Period	**571.404.470,00**	425.476.559,20	65.931.285,00	42.899.289,44	25.669.246,96	11.428.089,40	0,00

Default Data and Ratios	Amount	Number of Loans
Current Default		
Current Period Gross Default	3.525.318,51	
Current Period Recoveries	326.622,84	
Current Period Net Default	3.198.695,67	
New Number of Defaulted Contracts		292
Cumulative Default		
Cumulative Gross Default	6.977.605,87	
Cumulative Recoveries	412.262,89	
Cumulative Net Losses	6.565.342,98	
Total Number of Defaulted Contracts		638

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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	31	186.610,11	186.610,11	650.000.000,60	0,03%	3.610,51	3.610,51	182.999,60	0,03%	n/a
2	284	3.265.677,25	3.452.287,36	673.932.865,87	0,46%	82.029,54	85.640,05	3.366.647,31	0,50%	n/a
3	323	3.525.318,51	6.977.605,87	673.932.865,87	0,74%	326.622,84	412.262,89	6.565.342,98	0,97%	n/a

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7. Concentration Limits

Current Transaction Status	Purchasing Additional Receivables

Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
Subordination Event Trigger				**no**
(i) Insolvency Event in respect of Seller				no
(ii) Cumulative Net Loss Ratio > than				
The result of dividing Net Defaulted Receivables (4.961.938,49) by the Outstanding Balance of all Receivables (673.932.865,87)			0,736%	no
- on December 2025		1,250%		
- on March 2026		1,500%		
- on June 2026		1,750%		
- on September 2026		2,000%		
- on December 2026		2,000%		
- on March 2027		2,250%		
- on June 2027		2,250%		
- on September 2027 (included) onwards		3,000%		
(iii) Debit Balance of Class D PDL > 2% Outstanding Balance Receivables		11.559.396,17	0,00	no
(iv) Outstanding Balance to the same borrower ≥ 2% Outstanding Balance Receivables in the Aggregate Portfolio		11.559.396,17	308.582,40	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%		88,92%	no
(ix) Seller´s Call Option				n/a
Revolving Period Early Termination Event				**no**
(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				n/a
(v) Outstanding of the Non-Defaulted Receivables on the last Determination Date is less than:				no
- 90% of the Outstanding Balance of the Collateralised Notes on the Disbursement Date	90,00%	---	88,16%	
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

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8. Outstanding Notes

1. Note Balance	All notes	Class A1	Class A2	Class B	Class C	Class D	Class E
General Note Information							
ISIN Code		ES0305923007	ES0305923015	ES0305923023	ES0305923031	ES0305923049	ES0305923056
Currency		EUR	EUR	EUR	EUR	EUR	EUR
Initial Tranching	in %	73,72%	11,42%	7,43%	4,45%	1,98%	0,99%
Legal Maturity		17/09/2043	17/09/2043	17/09/2043	17/09/2043	17/09/2043	17/09/2043
Expected Maturity		September-43	September-43	September-43	September-43	September-43	September-43
Original Rating (Moody's / DBRS)		AAA / AAA	AAA / AAA	AA / AA	A- / AH	BBB / AL	BB+ / AL
Current Rating (Moody's / DBRS)	M & D	AAA / AAA	AAA / AAA	AA / AA	A- / AH	BBB / AL	BB+ / AL
Initial Notes Aggregate Principal Outstanding Balance	**656.500.000,00**	484.000.000,00	75.000.000,00	48.800.000,00	29.200.000,00	13.000.000,00	6.500.000,00
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		4.840	750	488	292	130	65
Current Note Information							
Class Principal Outstanding Balance Beginning of Period	**610.978.940,00**	454.944.318,40	70.497.570,00	45.870.418,88	27.447.053,92	12.219.578,80	0,00
Replenishment	0,00						
Amortisation							
Redemption per Class	**39.574.470,00**	29.467.759,20	4.566.285,00	2.971.129,44	1.777.806,96	791.489,40	0,00
Redemption per Note		6.088,38	6.088,38	6.088,38	6.088,38	6.088,38	0,00
Class Principal Outstanding Balance End of Period	**571.404.470,00**	425.476.559,20	65.931.285,00	42.899.289,44	25.669.246,96	11.428.089,40	0,00
Current Tranching		74,46%	11,54%	7,51%	4,49%	2,00%	0,00%
Current Pool Factor	**87,04%**	87,91%	87,91%	87,91%	87,91%	87,91%	0,00%

2. Payments to Investors per Note	All notes	Class A1	Class A2	Class B	Class C	Class D	Class E
Interest Rate Basis: 3 M-Euribor / Floating	2,150%	3mE + 0,600%	3mE + 0,600%	3mE + 0,800%	3mE + 1,200%	3mE + 1,800%	3mE + 1,640%
DayCount Convention		act/360	act/360	act/360	act/360	act/360	act/360
Interest Days	92 days						
Principal Outstanding per Note Beginning of Period		93.996,76	93.996,76	93.996,76	93.996,76	93.996,76	0,00
Class F only: Accrued Target Amortisation Amounts							
> Principal Repayment per Note		6.088,38	6.088,38	6.088,38	6.088,38	6.088,38	0,00
Principal Outstanding per Note End of Period		87.908,38	87.908,38	87.908,38	87.908,38	87.908,38	0,00
> Interest accrued for the period	**-4.396.838,28**	-3.197.255,60	-495.442,50	-345.811,44	-234.978,24	-123.350,50	0,00
Interest Payment	**4.396.838,28**	3.197.255,60	495.442,50	345.811,44	234.978,24	123.350,50	0,00
Interest Payment per Note		660,59	660,59	708,63	804,72	948,85	0,00

3. Credit Enhancements	Class A1	Class A2	Class B	Class C	Class D	Class E
Initial total CE (Subordination, Reserve)	15,00%	15,00%	7,49%	3,00%	1,00%	0,00%
Current CE	13,96%	13,96%	6,47%	1,99%	0,00%	0,00%

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9. Priority of Payments + Transaction Costs

Pre-Enforcement Interest Available Funds		
Interest Components	+	12.445.113,20
Principal Recoveries	+	326.622,84
Amounts constituting the Cash Reserve	+	6.500.000,00
Amounts received by the Interest Rate Swap counterparty	+	0,00
Remainig amounts from Subordinated Loan	+	0,00
Interest accrued in the Fund Accounts	+	155.327,94
Principal Addition Amounts (Senior Deficit)	+	0,00
Other Amounts	+/-	-39.976,08
Pre-Enforcement Available Interest Amount	**=**	**19.387.087,90**

Pre-Enforcement Principal Available Funds		
Principal Components of Non-Defaulted	+	36.049.145,88
Amounts standing on the Principal Account	+	10,48
Seller Loan Advance on the Regulatory Call	+	0,00
Amounts credited to Principal Deficiency Sub-Ledgers	+	3.525.318,51
Pre-Enforcement Available Principal Amount	**=**	**39.574.474,87**

Pre-Enforcement Interest Priority of Payments		
Pre-Enforcement Available Interest Amount		**19.387.087,90**
Ordinary, Extraordinary Expenses and Taxes	-	251.680,40
Swap Interest Paymenst other than subordinated Payments	-	104.613,17
Interest on Class A1 Notes	-	3.197.255,60
Interest on Class A2 Notes	-	495.442,50
Interest on Class B (If Most Senior Note or Class B PDL < 25%)	-	345.811,44
Interest on Class C (If Most Senior Note or Class C PDL < 25%)	-	234.978,24
Interest on Class D (If Most Senior Note or Class D PDL < 25%)	-	123.350,50
Required Cash Reserve amount Replenishment	-	6.109.789,40
Interest on Class E (If Most Senior Note or Class D PDL <100%)	-	0,00
Crediting the PDLs until cleared	-	3.525.318,51
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
Turbo Principal Redemtion of Class E	-	0,00
Interest on Subordinated Loan Agreement	-	0,00
Principal on Subordinated Loan Agreement	-	0,00
Credit of Replacement Servicer Fee Reserve Account up to Required Amount	-	0,00
Interest on RSF Reserva Advance Provider	-	0,00
Principal on RSF Reserva Advance Provider	-	0,00
Swap Interest Payment for an early termination	-	0,00
Financial Intermediation Margin to the Seller	-	4.998.848,14
Rounding	-	0,00

Pre-Enforcement Principal Priority of Payments		
Pre-Enforcement Available Principal Amount		**39.574.474,87**
Senior Expense Deficit	-	0,00
Principal Target Redemption Amount	=	39.574.474,87
Principal Target Redemption Amount		
Available Principal Target Redemption Amount		**39.574.474,87**
During the Revolving Period		**0,00**
(i) Replenishment	+	0,00
(ii) Amortise pro-rata Class A to C	+	0,00
(iii) Purchase Shortfall Amount	+	0,00
After the Revolving Period		**39.574.474,87**
(i) Amortise pro-rata Class A to E	+	39.574.470,00
(ii) Sequential amortisation Class A - E	+	0,00
(iii) Redemption Shortfall Amount	+	4,87
Remainig Amount according to Interest Priority of Payments	+	0,00

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10. Outstanding Notes

Transaction Costs	Total	Class A1	Class A2	Class B	Class C	Class D	Class E	Subordinated Loan
Senior Expenses	**251.680,40**							
Interest accrued for the Period	**4.396.838,28**	3.197.255,60	495.442,50	345.811,44	234.978,24	123.350,50	0,00	0,00
Cumulative Interest accrued	**12.180.689,34**	8.738.474,80	1.354.102,50	947.349,52	646.175,56	340.652,00	60.554,65	93.380,31
Interest Payments	**4.396.838,28**	3.197.255,60	495.442,50	345.811,44	234.978,24	123.350,50	0,00	0,00
Cumulative Interest Payments	**12.180.689,34**	8.738.474,80	1.354.102,50	947.349,52	646.175,56	340.652,00	60.554,65	93.380,31
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

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11. Vehicle Type

Vehicle Type	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
Passenger car and Four-wheel drive vehicles	458.760,77	79,37%	31.744	60,72%
Light commercial vehicles	26.996,88	4,67%	1.701	3,25%
Passenger car derivatives	8.901,73	1,54%	858	1,64%
Motorbikes	43.518,91	7,53%	15.589	29,82%
Electrical Vehicles	39.775,64	6,88%	2.383	4,56%
Buses	15,82	0,00%	1	0,00%
TOTAL (€)	**577.969.808,71**	**100,00%**	**52.276**	**100,00%**
New vehicles	355.177,26	61,45%	34.782	66,54%
Used vehicles	222.792,55	38,55%	17.494	33,46%
TOTAL (€)	**577.969.808,71**	**100,00%**	**52.276**	**100,00%**

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12. Borrower Type

Borrower Type	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
Individual	559.679,52	96,84%	50.901	97,37%
Legal person	18.290,28	3,16%	1.375	2,63%
TOTAL (€)	**577.969.808,71**	**100,00%**	**52.276**	**100,00%**

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13. Maturity Year

Maturity Year	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Numbe of Loans	Percentage of Total Loans
2026	1.168,46	0,20%	2.445	4,68%
2027	9.638,36	1,67%	5.454	10,43%
2028	23.863,71	4,13%	5.738	10,98%
2029	59.813,66	10,35%	7.259	13,89%
2030	91.157,87	15,77%	8.083	15,46%
2031	100.520,93	17,39%	7.366	14,09%
2032	85.627,89	14,82%	5.485	10,49%
2033	63.173,99	10,93%	3.586	6,86%
2034	64.239,71	11,11%	3.253	6,22%
2035	78.765,18	13,63%	3.607	6,90%
TOTAL (€)	**577.969.808,71**	**100,00%**	**52.276**	**100,00%**

Weighted average maturity date 06/02/2032

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Santander

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Period No	3				
Quarterly Period	June-26				
Interest Period from	16.03.2026	to	16.06.2026	=	92 days
Collection Period from	16.03.2026	to	16.06.2026		

14. Regions

Regions	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Andalucia	121.475,80	21,02%	11.971	22,90%
Aragon	12.223,72	2,11%	1.020	1,95%
Asturias	7.226,01	1,25%	616	1,18%
Baleares	16.620,25	2,88%	1.686	3,23%
Canarias	65.501,93	11,33%	6.347	12,14%
Cantabria	4.517,89	0,78%	412	0,79%
Castilla-Leon	19.832,26	3,43%	1.628	3,11%
Castilla-La Mancha	23.553,70	4,08%	1.859	3,56%
Cataluña	72.214,99	12,49%	6.108	11,68%
Valencia	74.645,24	12,92%	6.979	13,35%
Extremadura	15.413,47	2,67%	1.320	2,53%
Galicia	40.270,82	6,97%	3.209	6,14%
Madrid	53.288,33	9,22%	4.556	8,72%
Murcia	21.329,34	3,69%	2.114	4,04%
Navarra	7.554,79	1,31%	603	1,15%
Pais Vasco	15.224,78	2,63%	1.189	2,27%
La Rioja	5.075,23	0,88%	437	0,84%
Ceuta	585,39	0,10%	66	0,13%
Melilla	1.415,76	0,24%	156	0,30%
TOTAL (€)	**577.969.808,71**	**100,00%**	**52.276**	**100,00%**

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15. Outstanding Balance

Outstanding Balance	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1,00 - 14.999,99	266.952,50	46,19%	37.396	71,54%
15.000,00 - 24.999,99	226.175,46	39,13%	12.110	23,17%
25.000,00 - 34.999,99	66.467,11	11,50%	2.339	4,47%
35.000,00 - 44.999,99	12.384,60	2,14%	323	0,62%
45.000,00 - 54.999,99	3.475,97	0,60%	71	0,14%
55.000,00 - 64.999,99	1.172,77	0,20%	20	0,04%
65.000,00 - 146.097,69	1.341,38	0,23%	17	0,03%
TOTAL (€)	**577.969.808,71**	**100,00%**	**52.276**	**100,00%**

Largest Debtor 1 308.582,40

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16. Down Payment as a % of the vehicle`s value

Down Payment as a % of the vehicle's value	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
<5	115.302,60	19,95%	13.388	25,61%
5-9	55.390,98	9,58%	3.787	7,24%
10-14	74.009,41	12,81%	5.300	10,14%
15-20	73.641,62	12,74%	5.612	10,74%
>20	259.625,18	44,92%	24.189	46,27%
TOTAL (€)	**577.969.808,71**	**100,00%**	**52.276**	**100,00%**

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17. Scoring

Scoring	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
<545	5.759,50	1,00%	887	1,70%
545-900	572.210,28	99,00%	51.389	98,30%
TOTAL (€)	**577.969.808,71**	**100,00%**	**52.276**	**100,00%**

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18. Employment Status

Employment Status	Current Principal Balance (in thousand Euros)	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Self-employed	87.762,85	15,18%	6.697	12,81%
Does not work	431,24	0,07%	48	0,09%
Rest	489.775,68	84,74%	45.531	87,10%
TOTAL (€)	**577.969.808,71**	**100,00%**	**52.276**	**100,00%**

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19. 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	1.038,43	0,18%	99	0,19%
4,95 - 5,94	21.911,91	3,79%	1.049	2,01%
5,95 - 6,94	50.624,68	8,76%	3.119	5,97%
6,95 - 7,94	112.245,54	19,42%	8.106	15,51%
7,95 - 8,94	201.453,11	34,86%	21.359	40,86%
8,95 - 9,94	101.329,08	17,53%	9.880	18,90%
9,95 - 10,94	55.638,80	9,63%	5.077	9,71%
10,95 - 13,75	33.728,21	5,84%	3.587	6,86%
TOTAL (€)	**577.969.808,71**	**100,00%**	**52.276**	**100,00%**

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20. Counterparties

		MDBRS			FITCH			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 (Middle)	STABLE	A	F-1	STABLE	performing
Joint Lead Managers	**ING Bank NV** Bijlmerdreef 106, 1102 CT Amsterdam The Netherlands	AA (Low)	R-1 (Middle)	STABLE	AA-	F1+	STABLE	performing
Joint Lead Managers	**Credit Agricole CIB S.A.** 12 place des Etats-Units CS 70052 92547 Montrouge France	AA (Low)	R-1 (Middle)	STABLE	A+	F-1	STABLE	performing
Paying Agent / EURIBOR Provider **Fund Accounts Provider**	**Société Générale, S.A.** 29, Boulevard Haussmann 75009 Paris France	A (High)	R-1 (Middle)	STABLE	A	F-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	-	-	-	A	F-1	STABLE	performing

Rating Agencies

DBRS Ratings GmbH, Branch in Spain ("MDBRS")
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

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21. Swap Counterparty Data

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

	Notional	From	To	Days	Rate	Liquidation
Swap Party A - SAN (EUR 3M)	610.978.940,00	16/03/2026	16/06/2026	92	2,1500%	3.356.989,84
Swap Party B - the Fund (Tipo Fijo)	610.978.940,00	16/03/2026	16/06/2026	92	2,217%	3.461.603,01
In favour of Party B - the Fund						- 104.613,17

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.

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22. 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.