



## **SANTANDER CONSUMO 7 FONDO DE TITULIZACIÓN**

**SANTANDER DE TITULIZACIÓN, S.G.F.T., S.A.**  
C/Juan Ignacio Luca de Tena 9-11  
28027 Madrid  
[santanderdetitulizacion@gruposantander.es](mailto:santanderdetitulizacion@gruposantander.es)



DENOMINACION DEL FONDO /  
NAME OF THE FUND:

SANTANDER CONSUMO 7 FONDO DE TITULIZACION

INFORMACION CORRESPONDIENTE AL /  
INFORMATION AT:

TRIMESTRE/QUARTER

20 10 2025 - 20 01 2026

AÑO / YEAR:

2026

Personas que asumen la responsabilidad de esta información y cargos que ocupan /  
Acting on behalf of Santander de Titulización S.G.F.T., S.A.

Firma / Signature:

Juan Carlos Berzal Valero - Director General / General Manager

**I. DATOS GENERALES SOBRE EL FONDO /  
DATA OF THE FUND**

|                                                         |                           |                                             |                            |                           |      |      |
|---------------------------------------------------------|---------------------------|---------------------------------------------|----------------------------|---------------------------|------|------|
| Fecha de Constitución del Fondo /<br>Constitution Date  | 11 de noviembre de 2024   | Agencia de Pagos /<br>Paying Agency         | Banco Santander            |                           |      |      |
| Fecha de Desembolso /<br>Disbursement Date              | 14 de noviembre de 2024   | Negociación Mercado /<br>Negotiation Market | AIAF                       |                           |      |      |
| Fecha Final Amortización /<br>Final Date of Redemption  | 20 de julio de 2038       | Agencia de Calificación /<br>Rating Agency  | Fitch<br>MDBRS             |                           |      |      |
| Sociedad Gestora /<br>Trustee                           | Santander de Titulización | Calificación /<br>Rating                    | Inicial / Initial<br>Fitch | Actual / Current<br>MDBRS |      |      |
| Originador Derechos Crédito /<br>Credit Rights's Seller | Banco Santander           | Serie A                                     | AA+                        | AA                        | AA+  | AA   |
|                                                         |                           | Serie B                                     | A+                         | AH                        | A+   | AH   |
|                                                         |                           | Serie C                                     | BBB+                       | A                         | BBB+ | A    |
|                                                         |                           | Serie D                                     | BB+                        | BBBH                      | BB+  | BBBH |
|                                                         |                           | Serie E                                     | B                          | BH                        | B    | BH   |
|                                                         |                           | Serie F                                     | NR                         | NR                        | NR   | NR   |

**II. VALORES EMITIDOS POR EL FONDO: BONOS DE TITULIZACION /  
SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS**

| SERIES / PRELACIÓN / CÓDIGO ISIN<br>SERIES / PRIORITY OF PAYMENT / ISIN CODE | nº Bonos / nº<br>Bonds | NOMINAL EN CIRCULACION / NOMINAL |                       |                      |             |
|------------------------------------------------------------------------------|------------------------|----------------------------------|-----------------------|----------------------|-------------|
|                                                                              |                        | Nominal /<br>Face Value          | Inicial / Initial (1) | Actual / Current (2) | % (2) / (1) |
| Serie A<br>ES0305855001                                                      | 10.380                 | Unitario / per Unit              | 100.000,00            | 63.943,89            | 63,94%      |
|                                                                              |                        | Total                            | 1.038.000.000,00      | 663.737.578,20       |             |
| Serie B<br>ES0305855019                                                      | 450                    | Unitario / per Unit              | 100.000,00            | 63.943,89            | 63,94%      |
|                                                                              |                        | Total                            | 45.000.000,00         | 28.774.750,50        |             |
| Serie C<br>ES0305855027                                                      | 330                    | Unitario / per Unit              | 100.000,00            | 63.943,89            | 63,94%      |
|                                                                              |                        | Total                            | 33.000.000,00         | 21.101.483,70        |             |
| Serie D<br>ES0305855035                                                      | 420                    | Unitario / per Unit              | 100.000,00            | 63.943,89            | 63,94%      |
|                                                                              |                        | Total                            | 42.000.000,00         | 26.856.433,80        |             |
| Serie E<br>ES0305855043                                                      | 420                    | Unitario / per Unit              | 100.000,00            | 63.943,89            | 63,94%      |
|                                                                              |                        | Total                            | 42.000.000,00         | 26.856.433,80        |             |
| Serie F<br>ES0305855050                                                      | 156                    | Unitario / per Unit              | 100.000,00            | 60.000,00            | 60,00%      |
|                                                                              |                        | Total                            | 15.600.000,00         | 9.360.000,00         |             |

**AMORTIZACION E INTERESES BONOS / REDEMPTION AND INTEREST OF THE BONDS**

|                                                                          | Actual / Current                                                                                 |                                      | Próximo / Next                                                 |                                   |                                |
|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--------------------------------------|----------------------------------------------------------------|-----------------------------------|--------------------------------|
|                                                                          | Fecha Amortización Periodo Actual /<br>Payment Date of the Current Period<br>20 de enero de 2026 |                                      | Fecha Próximo Cupón / Next Payment Date<br>20 de abril de 2026 |                                   |                                |
|                                                                          | Amortización /<br>Redemption                                                                     | Intereses Brutos /<br>Gross Interest | Tipo de Interés /<br>Interest Rate                             | Importe Bruto /<br>Gross Interest | Importe Neto /<br>Net Interest |
| Serie A (ES0305855001)                                                   | 7.431,46                                                                                         | 520,58                               | 2,883%                                                         | 460,88                            | 373,31                         |
| Serie B (ES0305855019)                                                   | 7.431,46                                                                                         | 602,66                               | 3,333%                                                         | 532,81                            | 431,58                         |
| Serie C (ES0305855027)                                                   | 7.431,46                                                                                         | 666,50                               | 3,683%                                                         | 588,76                            | 476,90                         |
| Serie D (ES0305855035)                                                   | 7.431,46                                                                                         | 894,51                               | 4,933%                                                         | 788,59                            | 638,76                         |
| Serie E (ES0305855043)                                                   | 7.431,46                                                                                         | 1.168,11                             | 6,433%                                                         | 1.028,38                          | 832,99                         |
| Serie F (ES0305855050)                                                   | 10.000,00                                                                                        | 1.243,99                             | 6,983%                                                         | 1.047,45                          | 848,43                         |
| Amortización devengada no pagada /<br>Accrued amortisation due not payed |                                                                                                  |                                      |                                                                |                                   |                                |
| Amortización Calendario /<br>Scheduled Amortisation                      |                                                                                                  |                                      |                                                                |                                   |                                |



DENOMINACION DEL FONDO /  
NAME OF THE FUND:

**SANTANDER CONSUMO 7 FONDO DE TITULIZACIÓN**

INFORMACION CORRESPONDIENTE AL /  
INFORMATION AT:

TRIMESTRE/QUARTER

20 10 2025 - 20 01 2026

AÑO / YEAR:

2026

**III. VALORES ADQUIRIDOS POR EL FONDO: DERECHOS DE CRÉDITO**  
**ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS**

| DERECHOS DE CRÉDITO / CREDIT RIGHTS                      | A la Emisión /<br>Issue Date | Situación Actual /<br>Current date |
|----------------------------------------------------------|------------------------------|------------------------------------|
| Número de DC's / Number of CR's                          | 80.015                       | 86.133                             |
| Saldo Pendiente de Amortizar / Principal Outstanding     | 1.200.000.001,07             | 782.268.611,86                     |
| Importes Unitarios DC's / Principal Outstanding per Loan | 14.997,19                    | 8.908,63                           |
| Tipo de Interés / Interest Rate                          | 6,64%                        | 6,75%                              |

| TASAS DE AMORTIZACION ANTICIPADA /<br>PREPAYMENT RATE                             | Situación Actual / Current<br>Date |
|-----------------------------------------------------------------------------------|------------------------------------|
| Tasa mensual actual anualizada /<br>Monthly Single Rate                           | 22,34%                             |
| Tasa últimos 12 meses anualizada /<br>Average 12 Months Single Rate               | 17,29%                             |
| Tasa anualizada desde Constitución del Fondo<br>Prepayment Rate from Constitution | 15,98%                             |

| MOROSIDAD ACTUAL / CURRENT DELINQUENCY                                   | Hasta 1 mes /<br>Up to 1 month | De 1 a 6 meses /<br>From 1 to 6 months | Mayor de 6 meses /<br>Greater than 6 months |
|--------------------------------------------------------------------------|--------------------------------|----------------------------------------|---------------------------------------------|
| Deuda Vencida (Principal+Intereses) /<br>Debt Due (Principal + Interest) | 117.304,58                     | 550.060,26                             | 40.189,03                                   |
| Deuda Pendiente de vencimiento /<br>Debt to be amortised                 |                                |                                        | 781.770.428,01                              |
| Deuda Total /<br>Total Debt                                              | 117.304,58                     | 550.060,26                             | 781.810.617,04                              |



**SANTANDER CONSUMO 7 FONDO DE TITULIZACIÓN**  
**INFORME TRIMESTRAL BONOS DE TITULIZACIÓN /**  
**QUARTERLY BONDS PAYOUT REPORT**  
**20 de enero de 2026 / January 20, 2026**

**INFORMACIÓN RELATIVA A LOS BONOS / QUARTERLY BONDS INFORMATION**

| Bonos titulización, principal / Bonds. Principal |                |
|--------------------------------------------------|----------------|
| Saldo anterior / Previous Balance                | 867.424.200,00 |
| Amortizaciones / Principal Amortised             | 90.737.520,00  |
| Saldo actual / Outstanding Balance               | 776.686.680,00 |
| % sobre saldo inicial / % of Initial Balance     | 63,89%         |
| Amortización devengada no pagada /               | 0,00           |
| Principal Accrued and unpaid                     |                |

| Datos / Data                                     |            |
|--------------------------------------------------|------------|
| Fecha de determinación / Pool Cut-off Date       | 13/01/2026 |
| Fecha Pago Actual / Payment Date                 | 20/01/2026 |
| Fecha Pago Anterior / Previous Payment Date      | 20/10/2025 |
| Número de días / Number of Days (Act/360)        | 92         |
| (%) Tipo de referencia / Reference Interest Rate | 2,033%     |
| Próxima Fecha de Pago / Next Payment Date        | 20/04/2026 |

| Intereses pagados / Interest paid          |                   |                         |                                   |
|--------------------------------------------|-------------------|-------------------------|-----------------------------------|
|                                            | índice /<br>index | diferencial /<br>spread | Interés Bruto /<br>Gross Interest |
| Serie A                                    | 2,004%            | 0,850%                  | 5.403.620,40                      |
| Serie B                                    | 2,004%            | 1,300%                  | 271.197,00                        |
| Serie C                                    | 2,004%            | 1,650%                  | 219.945,00                        |
| Serie D                                    | 2,004%            | 2,900%                  | 375.694,20                        |
| Serie E                                    | 2,004%            | 4,400%                  | 490.606,20                        |
| Serie F                                    | 2,004%            | 4,950%                  | 194.062,44                        |
| Total Intereses / Total Interest           |                   |                         | 6.955.125,24                      |
| Devengados no pagados / Accrued and unpaid |                   |                         | 0,00                              |

Santander, como Originador, continúa reteniendo en esta titulización, de manera continua, un interés económico neto importante de no menos del 5% según lo previsto en el Artículo 6(3)(a) del Reglamento (UE) 2017/2402.

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

| Vida residual (años) /<br>Residual life (years) |                      |            |
|-------------------------------------------------|----------------------|------------|
|                                                 | INICIAL /<br>INITIAL | 20/01/2026 |
| Serie A                                         | 2,46                 | 1,81       |
| Serie B                                         | 2,46                 | 1,81       |
| Serie C                                         | 2,46                 | 1,81       |
| Serie D                                         | 2,46                 | 1,81       |
| Serie E                                         | 2,47                 | 1,81       |
| Serie F                                         | 1,80                 | 1,00       |

**INFORME TRIMESTRAL DERECHOS DE CREDITO / QUARTERLY COLLATERAL REPORT**

| Saldo Vivo de Derechos de Crédito /<br>Outstanding Balance of the Receivables |                |
|-------------------------------------------------------------------------------|----------------|
| Fecha Pago anterior / As of previous balance                                  | 867.831.830,88 |
| Periodo actual / Actual period                                                | 85.563.219,02  |
| Saldo actual/ Outstanding balance                                             | 782.268.611,86 |
| Derechos de crédito / Credit Rights                                           | 86.133         |

| Contenciosos (judiciales) /<br>Contentious (judicial) |               |
|-------------------------------------------------------|---------------|
| Fecha Pago anterior / As of previous balance          | 6.798.279,08  |
| Periodo actual / Actual period                        | 3.399.780,91  |
| Acumulados actuales / Cumulative up to date           | 10.198.059,99 |
| Nº Derechos de Crédito / Nº Credit Rights             | 870           |

| Saldo Vivo de Derechos de Crédito No Fallidos /<br>Outstanding Balance Non-Defaulted Receivables |                |
|--------------------------------------------------------------------------------------------------|----------------|
| Saldo anterior / Previous Balance                                                                | 856.504.186,18 |
| Amortizaciones / Principal Amortised                                                             | 89.177.551,26  |
| Saldo actual / Outstanding Balance                                                               | 767.326.634,92 |

| Saldo Acumulado Derechos Fallidos /<br>Cumulative Defaulted Receivables |               |
|-------------------------------------------------------------------------|---------------|
| Fecha Pago anterior / As of previous balance                            | 13.493.717,79 |
| Periodo actual / Actual period                                          | 5.597.061,59  |
| Acumulados actuales / Cumulative up to date                             | 19.090.779,38 |

| Saldo Vivo de Derechos de Crédito Fallidos /<br>Outstanding Balance of the Defaulted Receivables |               |
|--------------------------------------------------------------------------------------------------|---------------|
| Fecha Pago anterior / As of previous balance                                                     | 11.327.644,70 |
| Periodo actual / Actual period                                                                   | 3.614.332,24  |
| Saldo actual/ Outstanding balance                                                                | 14.941.976,94 |

| Deudores /<br>Borrowers | Derechos de Crédito /<br>Outstanding Balance | %              |
|-------------------------|----------------------------------------------|----------------|
| Hasta 1 / Top 1         | 121.278,32                                   | 0,02%          |
| Hasta 5 / Top 5         | 478.169,01                                   | 0,06%          |
| Hasta 10 / Top 10       | 856.963,53                                   | 0,11%          |
| Hasta 20 / Top 20       | 1.569.527,00                                 | 0,20%          |
| Resto / Remaining       | 765.757.107,92                               | 99,80%         |
| <b>TOTAL</b>            | <b>767.326.634,92</b>                        | <b>100,00%</b> |

**SANTANDER CONSUMO 7 FONDO DE TITULIZACIÓN**  
**INFORME TRIMESTRAL BONOS DE TITULIZACIÓN /**  
**QUARTERLY BONDS PAYOUT REPORT**  
**20 de enero de 2026 / January 20, 2026**

**ORIGEN Y APLICACIÓN DE FONDOS Y CUENTA DE TESORERÍA / ALLOCATION OF CASH AND TREASURY ACCOUNT**

| <b>Aplicación / Total cash paid end of period</b>           |  | <b>110.898.339,04</b> | <b>Origen / Total cash received end of period</b>          |  | <b>110.898.339,04</b> |
|-------------------------------------------------------------|--|-----------------------|------------------------------------------------------------|--|-----------------------|
| Impuestos / Taxes                                           |  | 0,00                  | <b>Principal Cobrado / Cash Received - Principal</b>       |  |                       |
| Gastos del Fondo / Fund Expenses                            |  | 119.607,74            | Amortización derechos crédito / Credit Rights Amortisation |  | 83.938.775,01         |
| Pago Contraparte Swap / Swap Counterparty Payment           |  | 560.344,07            | <b>Intereses Cobrados / Cash Received - Interest</b>       |  |                       |
| Intereses Bonos Serie A / Class A Interest                  |  | 5.403.620,40          | Intereses derechos crédito / Interest from Credit Rights   |  | 13.829.549,98         |
| Intereses Bonos Serie B / Class B Interest                  |  | 271.197,00            | Intereses reinversión / Interest received under GIC        |  | 268.227,37            |
| Intereses Bonos Serie C / Class C Interest                  |  | 219.945,00            | <b>Contenciosos (Judiciales) / Contentious</b>             |  | 0,00                  |
| Intereses Bonos Serie D / Class D Interest                  |  | 375.694,20            | <b>Adjudicados / Transitory Properties</b>                 |  | 0,00                  |
| Intereses Bonos Serie E / Class E Interest                  |  | 490.606,20            | <b>Otros / Others</b>                                      |  | 610.162,88            |
| Fondo de Reserva / Reserve Fund                             |  | 11.134.554,60         | <b>Fondo de Reserva / Reserve Fund</b>                     |  | 12.251.623,80         |
| Intereses Bonos Serie F / Class F Interest                  |  | 194.062,44            |                                                            |  |                       |
| Amortización Bonos Serie A / Class A Redemption             |  | 77.138.554,80         |                                                            |  |                       |
| Amortización Bonos Serie B / Class B Redemption             |  | 3.344.157,00          |                                                            |  |                       |
| Amortización Bonos Serie C / Class C Redemption             |  | 2.452.381,80          |                                                            |  |                       |
| Amortización Bonos Serie D / Class D Redemption             |  | 3.121.213,20          |                                                            |  |                       |
| Amortización Bonos Serie E / Class E Redemption             |  | 3.121.213,20          |                                                            |  |                       |
| Intereses Bonos Serie E / Class E Interest                  |  | 0,00                  |                                                            |  |                       |
| Intereses Bonos Serie F / Class F Interest                  |  | 0,00                  |                                                            |  |                       |
| Amortización Bonos Serie F / Class F Redemption             |  | 1.560.000,00          |                                                            |  |                       |
| Intereses Préstamo Subordinado / Subordinated Loan Interest |  | 0,00                  |                                                            |  |                       |
| Amort. Préstamo Subordinado / Subordinated Loan Redemption  |  | 0,00                  |                                                            |  |                       |
| Pago Contraparte Swap / Swap Counterparty Payment           |  | 0,00                  |                                                            |  |                       |
| Comisión Administración / Administration Fee                |  | 6.000,00              |                                                            |  |                       |
| Comisión Variable / Financial Intermediation Margin         |  | 1.385.187,39          |                                                            |  |                       |

| <b>Cuenta Tesorería / Treasury Account</b>       |  | <b>11.134.554,60</b> |
|--------------------------------------------------|--|----------------------|
| <b>FONDO DE RESERVA / PRINCIPAL RESERVE FUND</b> |  |                      |
| Saldo anterior / Previous Balance                |  | 12.251.623,80        |
| Diferencia / Variation                           |  | (1.117.069,20)       |
| Saldo actual / Outstanding Balance               |  | 11.134.554,60        |
| <b>RETENCIONES / WITHHOLDING TAXES</b>           |  | 0,00                 |
| <b>GTOS RETENIDOS / ISSUE EXPENSES WITHHELD</b>  |  | 0,00                 |
| <b>OTROS / OTHERS</b>                            |  | 0,00                 |

| <b>Importe Objetivo de Amortización de Principal /</b>                   |                |                      |
|--------------------------------------------------------------------------|----------------|----------------------|
| <b>Principal Target Redemption Amount</b>                                |                |                      |
| <b>Mínimo de: / Minimum of: (a) ; (b)</b>                                |                | <b>74.235.588,14</b> |
| <b>(a) Diferencia / Difference (i) - (ii)</b>                            |                | <b>74.235.588,14</b> |
| (i) Principal Pendiente Series A-E /<br>Principal Amount Class A-E Notes | 856.504.200,00 |                      |
| (ii) Derechos de Crédito /<br>Outstanding Balance Receivables            | 782.268.611,86 |                      |
| <b>(b) Fondos Disponibles ≤ 10º lugar /</b>                              |                | <b>92.128.707,39</b> |
| <b>Available Funds ≤ 10<sup>th</sup> place</b>                           |                |                      |

**MEJORA CREDITICIA Y PRÉSTAMO SUBORDINADO / CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

| <b>Préstamo Subordinado / Subordinated Loan</b> |                          |                   |
|-------------------------------------------------|--------------------------|-------------------|
| <b>Concepto / Concept</b>                       | <b>Inicial / Initial</b> | <b>20/01/2026</b> |
| <b>Préstamo Subordinado / Subordinated Loan</b> |                          |                   |
| Saldo vivo / Total Outstanding                  | 3.900.000,00             | 0,00              |
| Tipo de interés / Interest rate                 | 4,175%                   | n/a               |

| <b>Mejora de Crédito / Credit Enhancement</b> |                            |                            |
|-----------------------------------------------|----------------------------|----------------------------|
| <b>Concepto / Concept</b>                     | <b>INICIAL / INITIAL</b>   | <b>20/01/2026</b>          |
| Emisión Subordinada /<br>Subordinated Issue   | 162.000.000,00<br>(13,50%) | 103.589.101,80<br>(13,50%) |
| Fondo de Reserva / Reserve Fund               | 12.251.623,80<br>(1,02%)   | 11.134.554,60<br>(1,45%)   |

**SANTANDER CONSUMO 7 FONDO DE TITULIZACIÓN**  
**INFORME TRIMESTRAL BONOS DE TITULIZACIÓN /**  
**QUARTERLY BONDS PAYOUT REPORT**  
**20 de enero de 2026 / January 20, 2026**

**INFORMACIÓN RELATIVA A LOS TRIGGERS / TRIGGERS OF THE MODEL**

| <b>Fondo de Reserva / Reserve Fund</b>                                              |               |                      |
|-------------------------------------------------------------------------------------|---------------|----------------------|
| (1) En Fecha Desembolso / On Disbursement Date                                      |               |                      |
| 1,3 % del saldo inicial de las Series A a E / 1,3 % of initial balance Class A to E |               | <b>15.600.000,00</b> |
| (2) En cada Fecha de Pago / On each Payment Date                                    |               | <b>11.134.554,60</b> |
| el mayor de / the higher of                                                         |               |                      |
| (a) 0,50% saldo inicial Series A a E / 0,50% initial balance Class A to E           | 6.000.000,00  |                      |
| (b) el menor de / the lower of:                                                     | 11.134.554,60 |                      |
| (i) 1,30% Series A a E en Fecha Determinación anterior /                            | 11.134.554,60 |                      |
| 1,30% of Class A to E on previous Determination Date                                |               |                      |
| (ii) Fondo de Reserva Inicial / Initial Reserve Fund                                | 15.600.000,00 |                      |
| Sujeto a / Subject to:                                                              |               |                      |
| (a) Nivel Requerido del Fondo de Reserva anterior no constituido /                  |               |                      |
| Previous Required Level of the Reserve Fund not funded                              |               | <b>FALSO / FALSE</b> |
| (b) Evento de Subordinación / Subordination Event                                   |               | <b>FALSO / FALSE</b> |

**El nivel requerido del Fondo de Reserva no decrece / The Reserve Fund required level does not decrease**

| <b>Evento de Diferimiento de Intereses Clase E y F /</b>              |           |
|-----------------------------------------------------------------------|-----------|
| <b>Class E and F Notes Interest Deferral Trigger</b>                  |           |
| Ratio Fallidos Acumulado / Cumulative Defaulted Ratio (1,59% > 3,50%) | <b>NO</b> |

**No hay diferimiento de intereses de la Serie E y F / There is no interest deferral on Class E and F**

| <b>Collateral Trigger</b>                                                                   |                       |
|---------------------------------------------------------------------------------------------|-----------------------|
| Equivale al ratio entre / means the ratio between:                                          | <b>100,00%</b>        |
| (a) Saldo Vivo Derechos Crédito No Fallidos / Outstanding Balance Non-Defaulted Receivables | <b>856.504.186,18</b> |
| (b) Saldo Vivo de Bonos con Rating / Principal Amount Outstanding Rated Notes               | <b>856.504.200,00</b> |

| <b>Ratio Fallidos Acumulado / Cumulative Default Ratio</b>                                     |                       |
|------------------------------------------------------------------------------------------------|-----------------------|
| Equivale al ratio entre / means the ratio between:                                             | <b>1,59%</b>          |
| (a) Saldo Vivo Derechos Crédito Fallidos / Outstanding Balance Defaulted Receivables           | <b>19.090.779,38</b>  |
| (b) Saldo Bonos en Fecha de Constitución / Principal Amount Outstanding Notes on Incorporation | <b>856.504.200,00</b> |

| <b>Supuesto de Subordinación /</b>                                                                                                                                 |                      |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------|
| <b>Subordination Event</b>                                                                                                                                         |                      |
| (a) Ratio Fallidos Acumulado en Fecha de Det. Anterior (1,59%) > 2,30%<br>Cumulative Default Ratio previous Determination Date (1,59%) > 2,30%                     | <b>FALSO / FALSE</b> |
| (b) % Derechos de Crédito al mismo Deudor > 0,10% Derechos de Crédito<br>% Receivables to the same Borrower > 0,10% Outstanding Balance Receivables                | <b>FALSO / FALSE</b> |
| (c) Administrador no cumple con sus obligaciones /<br>Seller defaults in performance of its obligations                                                            | <b>FALSO / FALSE</b> |
| (d) Reemplazo del administrador / Servicer replacement                                                                                                             | <b>FALSO / FALSE</b> |
| (e) Evento de Bajada de calificación de la contraparte del Swap /<br>Swap Counterparty Downgrade Event                                                             | <b>FALSO / FALSE</b> |
| (f) Collateral Trigger ≤ 99,50% dos Fecha de Pago consecutivas /<br>Collateral Trigger ≤ 99,50% two consecutive Payment Dates                                      | <b>FALSO / FALSE</b> |
| (g) Fallo del Fondo de Reserva a Nivel Requerido en dos Fecha de Pago consecutivas /<br>Failure of Reserve Fund at Required Level in two consecutive Payment Dates | <b>FALSO / FALSE</b> |
| (h) Evento de Clean-Up Call / Clean-Up Call Event                                                                                                                  | <b>FALSO / FALSE</b> |
| (i) Opción de Compra del Originador / Seller's Call Options                                                                                                        | <b>FALSO / FALSE</b> |

**No hay evento de subordinación / There is no subordination event**

**SANTANDER CONSUMO 7 FONDO DE TITULIZACIÓN**  
**INFORME TRIMESTRAL BONOS DE TITULIZACIÓN /**  
**QUARTERLY BONDS PAYOUT REPORT**  
20 de enero de 2026 / January 20, 2026

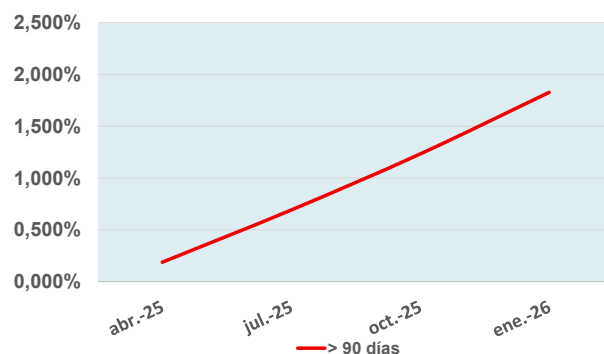
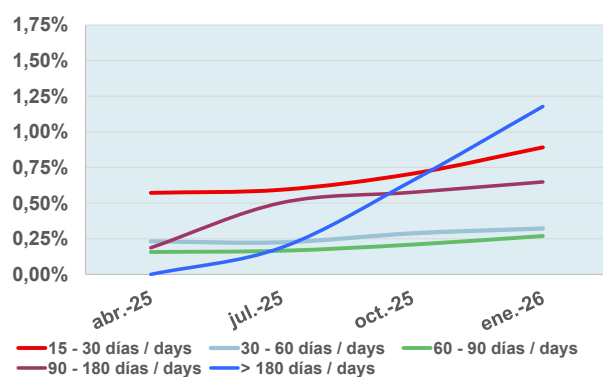
**INFORMACIÓN RELATIVA A LAS CONTRAPARTES / COUNTERPARTIES INFORMATION**

| Contrato / Contract                 | Contraparte / Counterparty | Agencia Calificación / Rating Agency | Calificación Mínima Exigida / Minimum Rating Required |                         | Calificación Actual / Current Rating |
|-------------------------------------|----------------------------|--------------------------------------|-------------------------------------------------------|-------------------------|--------------------------------------|
| Cuenta Tesorería / Treasury Account | BANCO SANTANDER            | Fitch MDBRS                          | Largo Plazo / Long Term                               | A- / F1 BBBH            | A- AH                                |
| Swap                                | BANCO SANTANDER            | Fitch MDBRS                          | Largo/Corto Plazo / Long/Short Term                   | A- BBB- / F1 F3 A / BBB | A- / F1 AH                           |

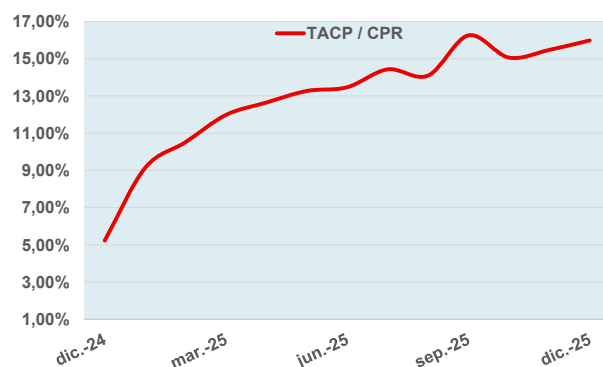
**MOROSIDAD Y TACP HISTÓRICAS / HISTORICAL ARREARS AND CPR**

| Derechos de crédito en morosidad / Credit right in arrears |                               |                              |                              |                                |                                 |
|------------------------------------------------------------|-------------------------------|------------------------------|------------------------------|--------------------------------|---------------------------------|
|                                                            | Hasta 30 días / Up to 30 days | 30 a 60 días / 30 to 60 days | 60 a 90 días / 60 to 90 days | 90 a 180 días / 90 to 180 days | Más de 180 días / More 180 days |
| Principal / Principal balance                              | 88.628,15                     | 69.319,48                    | 90.823,62                    | 227.799,95                     | 21.612,65                       |
| Intereses / Interest                                       | 28.676,43                     | 28.008,22                    | 37.172,39                    | 96.936,60                      | 18.576,38                       |
| Saldo derechos de crédito / Outstanding Balance            | 6.838.860,30                  | 2.471.479,88                 | 2.066.073,16                 | 4.977.123,38                   | 9.041.800,73                    |
| Número derechos crédito / Number Credit Rights             | 627                           | 249                          | 202                          | 427                            | 771                             |
| % saldo derechos crédito / % Outstanding Balance           | 0,89%                         | 0,32%                        | 0,27%                        | 0,65%                          | 1,18%                           |

**MOROSIDAD Y TACP HISTÓRICAS / HISTORICAL ARREARS AND CPR**



**TACP HISTÓRICA / HISTORICAL CPR**



|                                                                                       |
|---------------------------------------------------------------------------------------|
| <b>SANTANDER CONSUMO 7 FONDO DE TITULIZACIÓN</b><br><b>DEFINICIONES / DEFINITIONS</b> |
|---------------------------------------------------------------------------------------|

|                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>FECHA DE DETERMINACIÓN</b>                                                                                 | Será la fecha en que la Sociedad Gestora, en nombre del Fondo, realizará las cálculos necesarios para distribuir los fondos disponibles existentes a dicha fecha, de acuerdo con el orden de prelación de pagos descrito en el Folleto Informativo. Todos los datos de los Activos Titulizados (Saldo Vivo DC's, tablas de morosidad, etc.) están referidos a dicha fecha.                                                                                                                                                                                                                           |
| <b>POOL CUT-OFF DATE</b>                                                                                      | 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, etc.) are referred to this mentioned date.                                                                                                                                                                                                                                    |
| <b>Defaulted Receivable(s)"<br/>Derechos de Crédito Fallidos</b>                                              | Means at any time, the Receivables arising from Loans in respect of which: (i) there is any material credit obligation (including any amount of principal, interest or fee) which exceeds the Materiality Threshold and is past due more than ninety (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.<br><br>Será, en cualquier momento, el importe de principal vencido y no cobrado junto con el principal de los Derechos de Crédito No |
| <b>Saldo Vivo de Derechos de Crédito No Fallidos<br/>Outstanding Balance of the Non-Defaulted Receivables</b> | Means at any time the principal amounts due and uncollected together with the principal amounts of the Non-Defaulted Receivables.                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Saldo Vivo de Derechos de Crédito Fallidos<br/>Outstanding Balance of the Defaulted Receivables</b>        | Means at any time the principal amounts due and uncollected together with the principal amounts of the Defaulted Receivables.                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>CONTENCIOSO/JUDICIAL/CONTENTIOUS</b>                                                                       | Loans in which the Originator will take legal actions. This amount is included in the arrears table                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Defaulted Receivable(s)"<br/>Derechos de Crédito Fallidos</b>                                              | Means at any time, the Receivables arising from Loans in respect of which: (i) there is any material credit obligation (including any                                                                                                                                                                                                                                                                                                                                                                                                                                                                |