



## **FONDO DE TITULIZACIÓN PYMES SANTANDER 15**

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

**C/JUAN IGNACIO LUCA DE TENA , 13**

**28027 MADRID**

**[santanderdetitulizacion@gruposantander.es](mailto:santanderdetitulizacion@gruposantander.es)**



NAME OF THE FUND:

FONDO DE TITULIZACIÓN PYMES SANTANDER 15

INFORMATION AT:

QUARTER/SEMESTER

22 07 2024 - 21 10 2024

YEAR:

2024

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:

Signature:

Juan Carlos Berzal Valero - Managing Director

**I. DATA OF THE FUND**

|                          |                           |                    |                            |                            |
|--------------------------|---------------------------|--------------------|----------------------------|----------------------------|
| Constitution Date        | December 10th, 2019       | Paying Agency      | Santander                  |                            |
| Disbursement Date        | December 12th, 2019       | Negotiation Market | AIAF                       |                            |
| Final Date of Redemption | April 20th, 2051          | Rating Agencies    | DBRS / Moody's             |                            |
| Gestora                  | Santander de Titulización | Rating             | Initial                    | Current                    |
| Credit Rights's Seller   | Santander                 | Series A           | A (high) (sf) / A2 (sf)    | AAA (sf) / Aa1 (sf)        |
|                          |                           | Series B           | CCC (low) (sf) / Caa3 (sf) | BBB (low) (sf) / Baa3 (sf) |
|                          |                           | Series C           | C (sf) / Ca (sf)           | C (sf) / Ca (sf)           |

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

| SERIES<br>PRIORITY OF PAYMENT<br>(ISIN CODE) | NUMBER OF BONDS | NOMINAL          |                  |                |          |
|----------------------------------------------|-----------------|------------------|------------------|----------------|----------|
|                                              |                 |                  | INITIAL          | CURRENT        | %Curr/In |
| Series A<br>ES0305458004                     | 24.000          | Nominal per Bond | 100.000,00       | 1.142,00       | 1,14%    |
|                                              |                 | Total Nominal    | 2.400.000.000,00 | 27.408.000,00  |          |
| Series B<br>ES0305458012                     | 6.000           | Nominal per Bond | 100.000,00       | 100.000,00     | 100,00%  |
|                                              |                 | Total Nominal    | 600.000.000,00   | 600.000.000,00 |          |
| Series C<br>ES0305458020                     | 1.500           | Nominal per Bond | 100.000,00       | 55.328,98      | 55,33%   |
|                                              |                 | Total Nominal    | 150.000.000,00   | 82.993.470,00  |          |

**REDEMPTION AND INTEREST OF THE BONDS**

| Current                                                  |                         |                | Next                                    |                                     |                                   |
|----------------------------------------------------------|-------------------------|----------------|-----------------------------------------|-------------------------------------|-----------------------------------|
| Payment Date of the Current Period<br>October 21th, 2024 |                         |                | Next Payment Date<br>January 20th, 2025 |                                     |                                   |
|                                                          | Redemption of the Bonds | Gross Interest | Interest Rate                           | Gross Interest in Next Payment Date | Net Interest in Next Payment Date |
| Series A<br>ES0305458004                                 | 3.024,03                | 42,00          | 3,519%                                  | 10,16                               | 8,23                              |
| Series B<br>ES0305458012                                 | 0,00                    | 1.058,63       | 3,719%                                  | 940,08                              | 761,46                            |
| Series C<br>ES0305458020                                 | 44.671,02               | 6.242,16       | 3,869%                                  | 541,12                              | 438,31                            |
| Accrued amortisation due not paid by Series C            | 7.993.457,37            |                |                                         |                                     |                                   |
| Scheduled Amortisation                                   | NO                      |                |                                         |                                     |                                   |



NAME OF THE FUND:

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INFORMATION AT:

QUARTER/SEMESTER

22 07 2024 - 21 10 2024

YEAR:

2024

**III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS**

| CREDIT RIGHTS                  | ISSUE DATE       | CURRENT DATE   |
|--------------------------------|------------------|----------------|
| Number of CR's                 | 26.376           | 11.942         |
| Principal Outstanding          | 3.000.000.041,90 | 604.912.491,03 |
| Principal Outstanding per Loan | 113.739,77       | 50.654,20      |
| Interest Rate                  | 1,78%            | 4,78%          |

| PREPAYMENT RATE                   | CURRENT DATE |
|-----------------------------------|--------------|
| Monthly Single Rate               | -2,77%       |
| Average 12 Months Single Rate     | 4,83%        |
| Prepayment Rate from Constitution | 3,38%        |



NAME OF THE FUND:

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INFORMATION AT:

QUARTER/SEMESTER

22 07 2024 - 21 10 2024

YEAR:

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Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:

Signature:

Juan Carlos Berzal Valero - Managing Director

**I. DATA OF THE FUND**

|                          |                           |                    |                            |                            |
|--------------------------|---------------------------|--------------------|----------------------------|----------------------------|
| Constitution Date        | December 10th, 2019       | Paying Agency      | Santander                  |                            |
| Disbursement Date        | December 12th, 2019       | Negotiation Market | AIAF                       |                            |
| Final Date of Redemption | April 20th, 2051          | Rating Agencies    | DBRS / Moody's             |                            |
| Gestora                  | Santander de Titulización | Rating             | Initial                    | Current                    |
| Credit Rights's Seller   | Santander                 | Series A           | A (high) (sf) / A2 (sf)    | AAA (sf) / Aa1 (sf)        |
|                          |                           | Series B           | CCC (low) (sf) / Caa3 (sf) | BBB (low) (sf) / Baa3 (sf) |
|                          |                           | Series C           | C (sf) / Ca (sf)           | C (sf) / Ca (sf)           |

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

| SERIES<br>PRIORITY OF PAYMENT<br>(ISIN CODE) | NUMBER OF BONDS | NOMINAL          |                  |                |          |
|----------------------------------------------|-----------------|------------------|------------------|----------------|----------|
|                                              |                 |                  | INITIAL          | CURRENT        | %Curr/In |
| Series A<br>ES0305458004                     | 24.000          | Nominal per Bond | 100.000,00       | 1.142,00       | 1,14%    |
|                                              |                 | Total Nominal    | 2.400.000.000,00 | 27.408.000,00  |          |
| Series B<br>ES0305458012                     | 6.000           | Nominal per Bond | 100.000,00       | 100.000,00     | 100,00%  |
|                                              |                 | Total Nominal    | 600.000.000,00   | 600.000.000,00 |          |
| Series C<br>ES0305458020                     | 1.500           | Nominal per Bond | 100.000,00       | 55.328,98      | 55,33%   |
|                                              |                 | Total Nominal    | 150.000.000,00   | 82.993.470,00  |          |

**REDEMPTION AND INTEREST OF THE BONDS**

| Current                                                  |                         |                | Next                                    |                                     |                                   |
|----------------------------------------------------------|-------------------------|----------------|-----------------------------------------|-------------------------------------|-----------------------------------|
| Payment Date of the Current Period<br>October 21th, 2024 |                         |                | Next Payment Date<br>January 20th, 2025 |                                     |                                   |
|                                                          | Redemption of the Bonds | Gross Interest | Interest Rate                           | Gross Interest in Next Payment Date | Net Interest in Next Payment Date |
| Series A<br>ES0305458004                                 | 3.024,03                | 42,00          | 3,519%                                  | 10,16                               | 8,23                              |
| Series B<br>ES0305458012                                 | 0,00                    | 1.058,63       | 3,719%                                  | 940,08                              | 761,46                            |
| Series C<br>ES0305458020                                 | 44.671,02               | 6.242,16       | 3,869%                                  | 541,12                              | 438,31                            |
| Accrued amortisation due not paid by Series C            | 7.993.457,37            |                |                                         |                                     |                                   |
| Scheduled Amortisation                                   | NO                      |                |                                         |                                     |                                   |



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INFORMATION AT:

QUARTER/SEMESTER

22 07 2024 - 21 10 2024

YEAR:

2024

**III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS**

| CREDIT RIGHTS                  | ISSUE DATE       | CURRENT DATE   |
|--------------------------------|------------------|----------------|
| Number of CR's                 | 26.376           | 11.942         |
| Principal Outstanding          | 3.000.000.041,90 | 604.912.491,03 |
| Principal Outstanding per Loan | 113.739,77       | 50.654,20      |
| Interest Rate                  | 1,78%            | 4,78%          |

| PREPAYMENT RATE                   | CURRENT DATE |
|-----------------------------------|--------------|
| Monthly Single Rate               | -2,77%       |
| Average 12 Months Single Rate     | 4,83%        |
| Prepayment Rate from Constitution | 3,38%        |

# FONDO DE TITULIZACIÓN PYMES SANTANDER 15

## QUARTERLY BONDS PAYOUT REPORT October 21, 2024

| BONDS. PRINCIPAL             |                |
|------------------------------|----------------|
| Previous Balance             | 849.984.720,00 |
| Principal Amortised          | 139.583.250,00 |
| Outstanding Balance          | 710.401.470,00 |
| % of Initial Balance         | 22,55%         |
| Principal Accrued and unpaid | 0,00           |

| DATA                        |                  |
|-----------------------------|------------------|
| Pool Cut-off Date           | October 14, 2024 |
| Payment Date                | October 21, 2024 |
| Previous Payment Date       | July 22, 2024    |
| Number of Days (Act/360)    | 91               |
| Reference Interest Rate (%) | 3,219%           |
| Next Payment Date           | January 20, 2025 |

| BONDS. INTEREST PAID        |            |        |              |
|-----------------------------|------------|--------|--------------|
|                             | index rate | spread |              |
| Class A                     | 3,688%     | 0,300% | 1.008.000,00 |
| Class B                     | 3,688%     | 0,500% | 6.351.780,00 |
| Class C                     | 3,688%     | 0,650% | 9.363.240,00 |
| Interest accrued and unpaid |            |        | 0,00         |

| RESIDUAL LIFE (YEARS) |         |                  |
|-----------------------|---------|------------------|
|                       | INITIAL | October 21, 2024 |
| Class A               | 3,42    | 0,25             |
| Class B               | 6,59    | 1,46             |
| Class C               | 7,13    | 1,99             |

\* In compliance with the provisions of the deed of incorporation Regulation (EU) No 2017/2402 Santander continues to retain a significant net financial interest in this fund on an ongoing basis by retaining the entire Class C.

## QUARTERLY COLLATERAL REPORT

| CREDIT RIGHTS, PRINCIPAL      |                |
|-------------------------------|----------------|
| Previous Balance              | 676.470.405,95 |
| Principal Amortised           | 71.557.914,92  |
| Outstanding Balance           | 604.912.491,03 |
| Total Number of Credit Rights | 11.942         |

| WRITE-OFF                |               |
|--------------------------|---------------|
| Previous balance         | 12.315.406,93 |
| Difference Actual Period | 126.001,85    |
| Current balance          | 12.441.408,78 |

| TRANSITORY PROPERTIES       |           |
|-----------------------------|-----------|
| Last balance                | 45.863,64 |
| Difference in Actual Period | 0,00      |
| Current balance             | 45.863,64 |
| Number of Credit Rights     | 1         |

| NET LOSSES               |               |
|--------------------------|---------------|
| Last balance             | 14.667.288,05 |
| Difference Actual Period | 739.773,91    |
| Current balance          | 15.407.061,96 |

| PRINCIPAL BALANCE IN ARREARS                |               |               |               |                |               |
|---------------------------------------------|---------------|---------------|---------------|----------------|---------------|
|                                             | UP to 30 DAYS | 30 to 60 DAYS | 60 to 90 DAYS | 90 to 180 DAYS | MORE THAN 180 |
| Principal Balance in Arrears                | 188.152,28    | 135.862,37    | 117.810,13    | 341.051,17     | 92.527,83     |
| Interest accrued Credit Rights's in Arrears | 34.930,24     | 26.691,95     | 22.928,86     | 66.433,55      | 32.427,75     |
| Outstanding Balance                         | 10.992.975,97 | 3.098.191,08  | 1.772.034,75  | 3.268.740,43   | 2.369.226,88  |
| Number of Credit Rights                     | 310           | 72            | 58            | 74             | 127           |
| % of Outstanding Balance                    | 1,82%         | 0,51%         | 0,29%         | 0,54%          | 0,39%         |

# FONDO DE TITULIZACIÓN PYMES SANTANDER 15

## QUARTERLY REPORT - ALLOCATION OF CASH

October 21, 2024

| TOTAL CASH RECEIVED END OF PERIOD    | 231.366.050,31  |
|--------------------------------------|-----------------|
| CASH RECEIVED - PRINCIPAL            |                 |
| Amortisation of Credit Rights        | 70.465.661,65   |
| CASH RECEIVED - INTEREST             |                 |
| Interest received from Credit Rights | 7.529.652,15    |
| Interest received under GIC          | 2.107.664,13    |
| CONTENTIOUS                          | 244.217,04      |
| TRANSITORY PROPERTIES                | 0,00            |
| LAST CREDIT LINES VARIATIONS         | 23.514.167,51   |
| CREDIT LINES VARIATIONS              | (22.495.153,62) |
| OTHERS                               | (114,62)        |
| WITHHOLDING                          | (43,93)         |
| RESERVE FUND                         | 150.000.000,00  |

| TREASURY ACCOUNT STATEMENT | 97.495.210,18   |
|----------------------------|-----------------|
| PRINCIPAL RESERVE FUND     |                 |
| Previous Balance           | 150.000.000,00  |
| Difference                 | (75.000.000,00) |
| Outstanding Balance        | 75.000.000,00   |
| CREDIT LINES VARIATION     | 22.495.153,62   |
| WITHHOLDING                | 43,93           |
| OTHERS                     | 12,63           |

| TOTAL CASH PAID END OF PERIOD        | 231.366.050,31 |
|--------------------------------------|----------------|
| Ordinary Expenses                    | 52.978,50      |
| Extraordinary Expenses               | 6.789,18       |
| Interest paid to Class A Bondholders | 1.008.000,00   |
| Interest paid to Class B Bondholders | 6.351.780,00   |
| Principal withholding Class A and B  | 72.576.720,00  |
| Interest paid to Class B Bondholders | 0,00           |
| Reserve Fund                         | 75.000.000,00  |
| Interest paid to Class C Bondholders | 9.363.240,00   |
| Principal withholding Class C        | 67.006.530,00  |
| Interest paid to Subordinated Loan   | 0,00           |
| Principal paid to Subordinated Loan  | 0,00           |
| Management Fixed fee                 | 0,00           |
| Ext. Interest Class C Bondholders    | 0,00           |
| Rounding Remanent                    | 12,63          |

## CREDIT ENHANCEMENT AND SUBORDINATED LOAN

| CREDIT ENHANCEMENT <sup>(1) (2)</sup> |                      |                      |
|---------------------------------------|----------------------|----------------------|
| CONCEPTS                              | INITIAL              | October 21, 2024     |
| SUBORDINATED ISSUE                    | 600.000.000 (20,00%) | 600.000.000 (95,63%) |
| RESERVE FUND                          | 150.000.000 (5,00%)  | 75.000.000 (11,95%)  |

<sup>(1)</sup> Credit enhancement is calculated over the Outstanding Balance of Credit Rights.

<sup>(2)</sup> Principal Reserve Fund has been funded through Series C Issuance.

| SUBORDINATED LOAN |            |                  |
|-------------------|------------|------------------|
| CONCEPTS          | INITIAL    | October 21, 2024 |
| Total Outstanding | 850.000,00 | 0,00             |
| Interest Rate     | 0,282%     | --               |

# FONDO DE TITULIZACIÓN PYMES SANTANDER 15

## TRIGGERS OF THE MODEL

October 21, 2024

### RESERVE FUND'S TRIGGERS

#### 1. AMOUNT REQUIRED WITHHELD:

The lesser of:

|                                                                                      |                |
|--------------------------------------------------------------------------------------|----------------|
| (i) Reserve Fund Initial amount                                                      | 150.000.000,00 |
| (ii) The greater of:                                                                 |                |
| (1) 10% of the Principal Outstanding of Series A and B in previous Pool Cut-off Date | 69.998.472,00  |
| (2) 2,50% of the Principal Outstanding of Series A and B in Disbursement Date        | 75.000.000,00  |

Defaulted Credit Rights > 3,50%

Result: 0,93%

TRUE

If Payment Date is > december 2021

TRUE

Required Level on previous Interest Payment Date

TRUE

Reserve Fund shall be:

75.000.000,00

RESERVE FUND IS SET UP AT ITS REQUIRED LEVEL

### SERIES B INTEREST DEFERREMENT TRIGGER

|                                                                       |                |
|-----------------------------------------------------------------------|----------------|
| (i) Credit Rights cumulative Failed Loans                             | 44.819.851,31  |
| (ii) Deferment threshold (5,00% x Credit Rights at Constitution Date) | 150.000.002,10 |
| If (i) > (ii) there is deferment                                      |                |

THERE IS NO INTEREST DEFERREMENT OF SERIES B

### WIND UP FUND TRIGGER

|                                                                        |              |
|------------------------------------------------------------------------|--------------|
| (i) Liquidity Line disposal                                            | 0,00         |
| (ii) Liquidity Line threshold (5,00% x Principal Outstanding Series A) | 4.999.236,00 |
| If (i) > (ii) the Fund shall be winded up                              |              |

THERE IS NO LIQUIDATION OF THE FUND

## COUNTERPARTIES

| AGREEMENT       | COUNTERPARTY | RATING AGENCY | MINIMUM RATING REQUIRED | CURRENT RATING |
|-----------------|--------------|---------------|-------------------------|----------------|
| CURRENT ACCOUNT | SANTANDER    | DBRS Moody's  | Long Term               | A (low) Baa3   |
|                 |              | DBRS Moody's  | Short Term              | - P-3          |
| PAYING AGENT    | SANTANDER    | DBRS Moody's  | Long Term               | A (low) Baa3   |
|                 |              | DBRS Moody's  | Short Term              | - P-3          |
| LIQUIDITY LINE  | SANTANDER    | DBRS Moody's  | Long Term               | A Baa3         |
|                 |              | DBRS Moody's  | Short Term              | - P-3          |

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING.

| AGREEMENT                       | COUNTERPARTY | REQUIREMENT                         |
|---------------------------------|--------------|-------------------------------------|
| SERVICE ADMINISTRATION PROVIDER | SANTANDER    | tasks assigned following Law 5/2015 |

COUNTERPARTY FOLLOWS REQUIRED LAW.

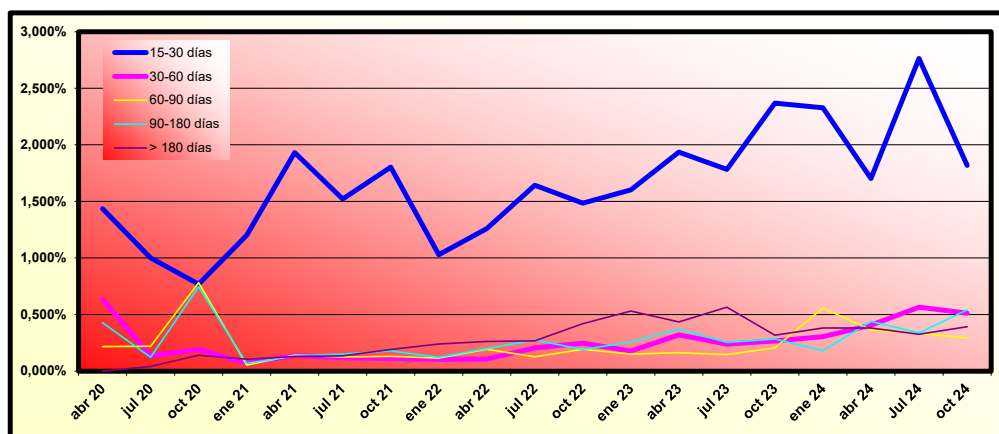
## FONDO DE TITULIZACIÓN PYMES SANTANDER 15

### DEFINITIONS October 21, 2024

|                                     |                                                                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b><u>POOL CUT-OFF DATE</u></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.<br>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. |
| <b><u>WRITE OFF</u></b>             | means any Credit Right that has instalments pending payment for twelve (12) or more months for the case of Loans and six (6) or more months for the case of Credit Lines.                                                                                                                                                                                                                                          |
| <b><u>NET LOSSES</u></b>            | Those loans which the Originator considers that will not recover (net of recoveries).                                                                                                                                                                                                                                                                                                                              |
| <b><u>TRANSITORY PROPERTIES</u></b> | Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.                                                                                                                                                                                                                                                                                                                    |


**FONDO DE TITULIZACIÓN PYMES SANTANDER 15**
**INFORME HISTÓRICO DE MOROSIDAD**

21 octubre 2024



| Fecha       | jul.-23 | oct.-23 | ene.-24 | abr.-24 | jul.-24 | oct.-24 |
|-------------|---------|---------|---------|---------|---------|---------|
| 15-30 días  | 1,782%  | 2,368%  | 2,327%  | 1,702%  | 2,763%  | 1,817%  |
| 30-60 días  | 0,238%  | 0,266%  | 0,304%  | 0,406%  | 0,565%  | 0,512%  |
| 60-90 días  | 0,146%  | 0,206%  | 0,558%  | 0,364%  | 0,333%  | 0,293%  |
| 90-180 días | 0,254%  | 0,284%  | 0,180%  | 0,439%  | 0,339%  | 0,540%  |
| > 180 días  | 0,565%  | 0,317%  | 0,381%  | 0,381%  | 0,326%  | 0,392%  |

**FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)**  
**FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)**

**TACP / CPR: 3,38%**

| <b>Bonos Serie A / Series A Bonds</b> |                       |                    |                 | <b>Bonos Serie B / Series B Bonds</b> |                    |                   | <b>Bonos Serie C / Series C Bonds</b> |                    |                  |
|---------------------------------------|-----------------------|--------------------|-----------------|---------------------------------------|--------------------|-------------------|---------------------------------------|--------------------|------------------|
| Fecha de Pago /                       | Principal Amortizado/ | Intereses Brutos / | Flujo Total /   | Principal Amortizado/                 | Intereses Brutos / | Flujo Total /     | Principal Amortizado/                 | Intereses Brutos / | Flujo Total /    |
| Payment Date                          | Principal Repayment   | Gross Interest     | Total Flow      | Principal Repayment                   | Gross Interest     | Total Flow        | Principal Repayment                   | Gross Interest     | Total Flow       |
| <b>TOTAL:</b>                         | <b>1.142,00</b>       | <b>11,23</b>       | <b>1.153,23</b> | <b>100.000,00</b>                     | <b>4.540,55</b>    | <b>104.540,55</b> | <b>55.328,98</b>                      | <b>3.483,67</b>    | <b>58.812,65</b> |
| 22/10/2024                            |                       |                    |                 |                                       |                    |                   |                                       |                    |                  |
| 20/01/2025                            | 1.142,00              | 11,23              | 1.153,23        | 7.098,10                              | 1.032,66           | 8.130,76          | 0,00                                  | 591,82             | 591,82           |
| 21/04/2025                            | 0,00                  | 0,00               | 0,00            | 9.547,06                              | 778,03             | 10.325,09         | 0,00                                  | 484,06             | 484,06           |
| 21/07/2025                            | 0,00                  | 0,00               | 0,00            | 9.185,64                              | 629,71             | 9.815,35          | 0,00                                  | 438,68             | 438,68           |
| 20/10/2025                            | 0,00                  | 0,00               | 0,00            | 7.093,02                              | 523,83             | 7.616,85          | 0,00                                  | 411,46             | 411,46           |
| 20/01/2026                            | 0,00                  | 0,00               | 0,00            | 5.746,67                              | 461,35             | 6.208,03          | 0,00                                  | 401,47             | 401,47           |
| 20/04/2026                            | 0,00                  | 0,00               | 0,00            | 5.093,24                              | 402,02             | 5.495,26          | 0,00                                  | 383,15             | 383,15           |
| 20/07/2026                            | 0,00                  | 0,00               | 0,00            | 4.583,00                              | 369,62             | 4.952,62          | 0,00                                  | 384,35             | 384,35           |
| 20/10/2026                            | 0,00                  | 0,00               | 0,00            | 51.653,27                             | 343,31             | 51.996,59         | 55.328,98                             | 388,66             | 55.717,64        |

# FONDO DE TITULIZACIÓN PYMES SANTANDER 15

|                                                                        |        |
|------------------------------------------------------------------------|--------|
| Tasa mensual actual anualizada / Monthly Single Rate                   | -2,77% |
| Tasa últimos 12 meses anualizada / Average 12 Month Single Rate        | 4,83%  |
| Tasa anualizada desde Constitución / Prepayment Rate from Constitution | 3,38%  |

| Fecha /<br>Date | Principal Pendiente / Ppal Outstanding |                         | Vector<br>Prepagos /<br>Prepayment<br>Vector | Fin de mes /<br>Remaining<br>end of month | Caída mensual<br>media /<br>Average Single<br>Monthly<br>Mortality | TACP /<br>CPR | Caída mensual/<br>Single Monthly<br>Mortality | TACP<br>Mensual /<br>Monthly CPR | Ppal Pte después<br>Prepagos /<br>Outstanding after<br>Prepayment |
|-----------------|----------------------------------------|-------------------------|----------------------------------------------|-------------------------------------------|--------------------------------------------------------------------|---------------|-----------------------------------------------|----------------------------------|-------------------------------------------------------------------|
|                 | Fecha Constitución                     | Constitution Date       |                                              |                                           |                                                                    |               |                                               |                                  |                                                                   |
| 14-abr.-22      | 2.335.831.143,38                       |                         | 100,00%                                      | 100,00%                                   |                                                                    |               |                                               |                                  | <b>2.335.831.143,38</b>                                           |
| 30-abr.-22      | 2.277.933.070,59                       | <b>2.276.936.087,21</b> | 99,71%                                       | 99,96%                                    | 0,04%                                                              | 0,52%         | <b>0,04%</b>                                  | <b>0,52%</b>                     | 2.271.406.296,60                                                  |
| 31-may.-22      | 2.178.238.118,87                       | <b>2.135.153.168,79</b> | 99,43%                                       | 98,02%                                    | 0,99%                                                              | 11,30%        | <b>1,94%</b>                                  | <b>20,90%</b>                    | 2.165.773.748,53                                                  |
| 30-jun.-22      | 2.078.755.678,18                       | <b>2.024.350.156,15</b> | 99,14%                                       | 97,38%                                    | 0,88%                                                              | 10,06%        | <b>0,65%</b>                                  | <b>7,55%</b>                     | 2.060.938.563,49                                                  |
| 31-jul.-22      | 1.913.821.909,04                       | <b>1.911.764.303,29</b> | 98,86%                                       | 99,89%                                    | 0,03%                                                              | 0,32%         | <b>-2,58%</b>                                 | <b>-35,71%</b>                   | 1.891.981.932,81                                                  |
| 31-ago.-22      | 1.852.178.348,54                       | <b>1.828.606.654,44</b> | 98,58%                                       | 98,73%                                    | 0,26%                                                              | 3,03%         | <b>1,17%</b>                                  | <b>13,13%</b>                    | 1.825.795.497,27                                                  |
| 30-sep.-22      | 1.777.531.199,46                       | <b>1.760.810.054,43</b> | 98,29%                                       | 99,06%                                    | 0,16%                                                              | 1,87%         | <b>-0,34%</b>                                 | <b>-4,11%</b>                    | 1.747.191.171,54                                                  |
| 31-oct.-22      | 1.705.354.888,85                       | <b>1.695.666.641,35</b> | 98,01%                                       | 99,43%                                    | 0,08%                                                              | 0,97%         | <b>-0,38%</b>                                 | <b>-4,61%</b>                    | 1.671.443.999,97                                                  |
| 30-nov.-22      | 1.634.341.271,63                       | <b>1.620.702.895,46</b> | 97,73%                                       | 99,17%                                    | 0,10%                                                              | 1,25%         | <b>0,27%</b>                                  | <b>3,17%</b>                     | 1.597.252.857,33                                                  |
| 31-dic.-22      | 1.562.865.553,74                       | <b>1.526.510.119,88</b> | 97,45%                                       | 97,67%                                    | 0,26%                                                              | 3,09%         | <b>1,50%</b>                                  | <b>16,63%</b>                    | 1.523.022.820,39                                                  |
| 31-ene.-23      | 1.484.177.793,56                       | <b>1.449.466.032,55</b> | 97,17%                                       | 97,66%                                    | 0,24%                                                              | 2,80%         | <b>0,01%</b>                                  | <b>0,15%</b>                     | 1.442.196.995,63                                                  |
| 28-feb.-23      | 1.470.505.931,88                       | <b>1.383.488.312,02</b> | 96,89%                                       | 94,08%                                    | 0,55%                                                              | 6,44%         | <b>3,66%</b>                                  | <b>36,11%</b>                    | 1.424.817.706,77                                                  |
| 31-mar.-23      | 1.369.764.166,39                       | <b>1.320.789.241,09</b> | 96,62%                                       | 96,42%                                    | 0,30%                                                              | 3,58%         | <b>-2,49%</b>                                 | <b>-34,32%</b>                   | 1.323.403.227,01                                                  |
| 30-abr.-23      | 1.306.121.461,16                       | <b>1.268.022.091,76</b> | 96,34%                                       | 97,08%                                    | 0,23%                                                              | 2,70%         | <b>-0,68%</b>                                 | <b>-8,51%</b>                    | 1.258.298.908,33                                                  |
| 31-may.-23      | 1.231.762.250,23                       | <b>1.209.861.734,72</b> | 96,06%                                       | 98,22%                                    | 0,13%                                                              | 1,53%         | <b>-1,17%</b>                                 | <b>-15,02%</b>                   | 1.183.262.252,43                                                  |
| 30-jun.-23      | 1.160.373.875,59                       | <b>1.158.000.641,65</b> | 95,79%                                       | 99,80%                                    | 0,01%                                                              | 0,16%         | <b>-1,60%</b>                                 | <b>-21,01%</b>                   | 1.111.490.943,49                                                  |
| 31-jul.-23      | 1.109.510.557,89                       | <b>1.088.825.493,59</b> | 95,51%                                       | 98,14%                                    | 0,12%                                                              | 1,40%         | <b>1,66%</b>                                  | <b>18,23%</b>                    | 1.059.725.270,40                                                  |
| 31-ago.-23      | 1.072.248.629,19                       | <b>1.043.422.052,99</b> | 95,24%                                       | 97,31%                                    | 0,16%                                                              | 1,91%         | <b>0,84%</b>                                  | <b>9,62%</b>                     | 1.021.200.965,83                                                  |
| 30-sep.-23      | 1.035.602.005,65                       | <b>1.002.899.517,46</b> | 94,97%                                       | 96,84%                                    | 0,18%                                                              | 2,12%         | <b>0,48%</b>                                  | <b>5,64%</b>                     | 983.473.055,15                                                    |
| 31-oct.-23      | 997.338.695,10                         | <b>961.119.046,48</b>   | 94,69%                                       | 96,37%                                    | 0,19%                                                              | 2,31%         | <b>0,49%</b>                                  | <b>5,72%</b>                     | 944.422.049,21                                                    |
| 30-nov.-23      | 958.508.631,70                         | <b>920.386.915,91</b>   | 94,42%                                       | 96,02%                                    | 0,20%                                                              | 2,41%         | <b>0,36%</b>                                  | <b>4,22%</b>                     | 905.051.604,29                                                    |
| 31-dic.-23      | 916.968.421,99                         | <b>883.389.025,72</b>   | 94,15%                                       | 96,34%                                    | 0,18%                                                              | 2,11%         | <b>-0,33%</b>                                 | <b>-4,01%</b>                    | 863.347.349,42                                                    |
| 31-ene.-24      | 878.702.747,80                         | <b>846.322.423,39</b>   | 93,88%                                       | 96,31%                                    | 0,17%                                                              | 2,03%         | <b>0,02%</b>                                  | <b>0,29%</b>                     | 824.948.866,73                                                    |
| 29-feb.-24      | 848.865.467,73                         | <b>811.651.076,02</b>   | 93,61%                                       | 95,62%                                    | 0,19%                                                              | 2,31%         | <b>0,73%</b>                                  | <b>8,37%</b>                     | 794.653.458,95                                                    |
| 31-mar.-24      | 821.112.911,21                         | <b>773.738.326,50</b>   | 93,35%                                       | 94,23%                                    | 0,25%                                                              | 2,93%         | <b>1,45%</b>                                  | <b>16,07%</b>                    | 766.470.877,53                                                    |
| 30-abr.-24      | 793.241.146,11                         | <b>748.116.193,33</b>   | 93,08%                                       | 94,31%                                    | 0,23%                                                              | 2,77%         | <b>-0,09%</b>                                 | <b>-1,03%</b>                    | 738.332.314,03                                                    |
| 31-may.-24      | 766.134.788,93                         | <b>715.087.618,33</b>   | 92,81%                                       | 93,34%                                    | 0,26%                                                              | 3,13%         | <b>1,03%</b>                                  | <b>11,72%</b>                    | 711.059.088,90                                                    |
| 30-jun.-24      | 738.853.490,70                         | <b>687.824.750,97</b>   | 92,55%                                       | 93,09%                                    | 0,26%                                                              | 3,13%         | <b>0,26%</b>                                  | <b>3,09%</b>                     | 683.774.190,18                                                    |
| 31-jul.-24      | 714.561.896,68                         | <b>650.029.208,95</b>   | 92,28%                                       | 90,97%                                    | 0,34%                                                              | 3,98%         | <b>2,28%</b>                                  | <b>24,20%</b>                    | 659.398.711,59                                                    |
| 31-ago.-24      | 690.992.063,69                         | <b>632.556.645,67</b>   | 92,02%                                       | 91,54%                                    | 0,30%                                                              | 3,59%         | <b>-0,63%</b>                                 | <b>-7,85%</b>                    | 635.821.435,39                                                    |
| 30-sep.-24      | 667.709.344,56                         | <b>612.637.286,91</b>   | 91,75%                                       | 91,75%                                    | 0,29%                                                              | 3,38%         | <b>-0,23%</b>                                 | <b>-2,77%</b>                    | 612.637.286,91                                                    |