



FT SANTANDER CONSUMO 4

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

JUAN IGNACIO LUCA DE TENA 11

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NAME OF THE FUND: FT SANTANDER CONSUMO 4

INFORMATION AT: QUARTER 18/09/2024 - 18/12/2024 YEAR: 2024

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

I. DATA OF THE FUND

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

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL	NOMINAL		
			INITIAL	CURRENT	%Act/In
CLASS A ES0305520001	12.628	Nominal per Bond Total Nominal	100.000,00 1.262.800.000,00	21.754,92 274.721.129,76	 21,75%
CLASS B ES0305520019	1.050	Nominal per Bond Total Nominal	100.000,00 105.000.000,00	21.754,92 22.842.666,00	 21,75%
CLASS C ES0305520027	415	Nominal per Bond Total Nominal	100.000,00 41.500.000,00	21.754,92 9.028.291,80	 21,75%
CLASS D ES0305520035	478	Nominal per Bond Total Nominal	100.000,00 47.800.000,00	21.754,92 10.398.851,76	 21,75%
CLASS E ES0305520043	429	Nominal per Bond Total Nominal	100.000,00 42.900.000,00	21.754,92 9.332.860,68	 21,75%
CLASS F ES0305520050	300	Nominal per Bond Total Nominal	100.000,00 30.000.000,00	0,00 0,00	 0,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period 18/12/2024			Next Payment Date 18/03/2025		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Cupon	Net Interest Next Cupon
CLASS A	3.934,31 €	271,95 €	3,563%	193,78 €	156,96 €
CLASS B	3.934,31 €	301,18 €	4,013%	218,26 €	176,79 €
CLASS C	3.934,31 €	142,86 €	2,200%	119,65 €	96,92 €
CLASS D	3.934,31 €	240,27 €	3,700%	201,23 €	163,00 €
CLASS E	3.934,31 €	318,19 €	4,900%	266,50 €	215,86 €
CLASS F	0,00 €	0,00 €	-	-	-
Accrued amortisation due not paid	0,00 €				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	160,004	72,965
CR's Outstanding to be amortised	1.500.000.000,00	326.323.728,42
CR's Outstanding per Loan to be amortised	9.374,77	4.472,33
Interest Rate	7,16%	6,81%

PREPAYMENT RATE	CURRENT SITUATION
Constant Prepayment Rate from Constitution	17,85%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	215.900,78	367.201,87	113.439,94
Debt to be amortised			325.778.889,68
Total Debt	215.900,78	367.201,87	325.892.329,62

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QUARTERLY BONDS PAYOUT REPORT

December 18, 2024

BONDS. PRINCIPAL	
Previous Balance	385.338.450,00 €
Principal Amortised	59.014.650,00 €
Outstanding Balance	326.323.800,00 €
% of Initial Balance	21,33%
Principal accrued and unpaid	0,00

DATA	
Pool Cut-off Date	11/12/2024
Payment Date	18/12/2024
Previous Payment Date	18/09/2024
Number of Days (Act/360)	91
Reference Interest Rate (%)	2,863%
Next Payment Date	18/03/2025

INTEREST PAID	
CLASS A	3.434.184,60 €
CLASS B	316.239,00 €
CLASS C	59.286,90 €
CLASS D	114.849,06 €
CLASS E	136.503,51 €
CLASS F	0,00 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	18/12/2024
CLASS A	2,99	0,98
CLASS B	2,99	0,98
CLASS C	2,99	0,98
CLASS D	2,99	0,98
CLASS E	2,99	0,98
CLASS F	1,45	-

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

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QUARTERLY COLLATERAL REPORT

December 18, 2024

NON DEFAULTED RECEIVABLES	
Previous Balance	385.338.306,74 €
Principal Amortised	59.014.578,32 €
Outstanding Balance	326.323.728,42 €
Number of Credit Rights	72.965

INTEREST	
Interest received during relevant period	6.151.163,82 €

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	OVER 180 DAYS
Principal Balance in Arrears	193.519,07 €	72.693,80 €	72.330,93 €	170.344,83 €	35.950,11 €
Interest accrued on Credit Rights in Arrears	22.381,71 €	9.947,16 €	11.744,83 €	30.140,32 €	77.489,83 €
Outstanding Balance	5.864.969,76 €	1.090.879,69 €	729.109,83 €	1.652.560,95 €	27.311.078,99 €
Number of Credit Rights	1.178	200	118	290	3.494
% of Outstanding Balance	1,80%	0,33%	0,22%	0,51%	8,37%

DEFAULTED RECEIVABLES	
Defaulted Loans as of previous balance	29.610.370,31 €
Difference in Actual Period	192.000,17 €
Current Defaulted Loans	29.802.370,48 €

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QUARTERLY COLLATERAL REPORT

December 18, 2024

CONTENTIOUS / JUDICIAL	
Previous balance	27.258.378,77 €
Difference in Actual Period	439.185,32 €
Current balance	27.697.564,09 €
Contentious CR's number	3.548

CUMULATIVE DEFAULTED RECEIVABLES	
Previous balance	47.887.151,11 €
Difference in Actual Period	1.709.323,84 €
Cumulative up to date	49.596.474,95 €

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QUARTERLY REPORT - ALLOCATION OF CASH

December 18, 2024

TOTAL CASH RECEIVED END OF PERIOD	73.012.661,88 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	57.634.674,62 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	6.151.163,82 €
Interest received under GIC	0,00 €
CONTENTIOUS	253.377,74 €
INCOMES/EXPENSES OF TRANSITORY PROPERTIES	0,00 €
RESERVE FUNDS	8.973.966,00 €
OTHERS	-520,30 €

TREASURY ACCOUNT STATEMENT	7.706.769,00
PRINCIPAL RESERVE FUND	
Previous Balance	8.973.966,00 €
Variation	-1.267.197,00 €
Outstanding Balance	7.706.769,00 €
WITHHOLDING TAXES	520,30 €
ISSUE EXPENSES WITHHELD	0,00 €
OTHERS	0

TOTAL CASH PAID END OF PERIOD	73.012.661,88 €
CURRENT EXPENSES	13.420,00 €
MANAGEMENT FEE	24.017,67 €
CAP NET RESULT	-4.147.496,97 €
CLASS A INTEREST	3.434.184,60 €
CLASS B INTEREST	316.239,00 €
CLASS C INTEREST	59.286,90 €
CLASS D INTEREST	114.849,06 €
CLASS E INTEREST	136.503,51 €
RESERVE FUND	7.706.769,00 €
CLASS F INTEREST	0,00 €
REPLENISHMENT	0,00 €
CLASS A REDEMPTION	49.682.466,68 €
CLASS B REDEMPTION	4.131.025,50 €
CLASS C REDEMPTION	1.632.738,65 €
CLASS D REDEMPTION	1.880.600,18 €
CLASS E REDEMPTION	1.687.818,99 €
SUBORDINATED LOAN INTEREST	0,00 €
SUBORDINATED LOAN REDEMPTION	0,00 €
ADMINISTRATION FEE	6.000,00 €
CLASS F REDEMPTION	0,00 €
VARIABLE FEE	6.334.239,11 €

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

December 18, 2024

CREDIT ENHANCEMENT				
CONCEPTS	INITIAL		11-Dec-24	
SUBORDINATED ISSUE	15,81%		15,81%	
PRINCIPAL RESERVE FUND	30.000.000,00 €	2,00%	7.706.769,00 €	2,36%

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

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TRIGGERS OF THE MODEL

December 18, 2024

SUBORDINATION EVENT TRIGGER		
IF 1) IS HIGHER THAN 2) AMORTIZATION WILL BE SEQUENTIAL		
1) DEFAULT RATIO		1,35%
2) TRIGGER		3,60%

SUBORDINATION EVENT TRIGGER		
IF 1) IS HIGHER THAN 2) AMORTIZATION WILL BE SEQUENTIAL		
1) Top 1 borrower		0,02%
2) TRIGGER		0,10%

AMORTIZATION IS NOT SEQUENTIAL

DEFAULT RATIO
1,35%

LEI CODE
98450072AC11A1C80548

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

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

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DEFINITIONS

December 18, 2024

DETERMINATION DATE means after the Revolving Period End Date, the date falling five (5) Business Days prior to the Payment Date.

RECEIVABLES means the receivables assigned to the Fund which represent at any time 95% of any and all of the receivables arising from the Loans. For clarification purposes, "Receivables" includes both Initial Receivables and Additional Receivables.

DEFAULTED RECEIVABLES means, at any time, the Receivables arising from Loans in respect of which: (i) there are one or more instalments that are more than 90 days overdue; or (ii) 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.

NON DEFAULTED RECEIVABLES means, at any time, any Receivable that is not a Defaulted Receivable.

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

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

PRINCIPAL TARGET REDEMPTION AMOUNT Means an amount equal to the minimum of: (a) the difference on that Determination Date immediately preceding the relevant Payment Date between: (i) the Principal Amount Outstanding of the Class A, Class B, Class C, Class D and Class E Notes, minus (ii) the aggregate of the Outstanding Balance of the Non-Defaulted Receivables on the Determination Date, and (b) the Available Funds, following the fulfilment of the Pre-Enforcement Priority of Payments.

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Tasa mensual actual anualizada / Monthly Single Rate	9,73%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	16,22%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	17,85%

Fecha / Date	Principal Pendiente / Ppal Outstanding		Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caída mensual media / Average Single Monthlv	TACP / CPR	Caída mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepayment
	Fecha Constitución	Constitution Date							
31-mar.-22	1.499.999.999,68	1.455.415.852,16	100,00%	100,00%					1.455.415.852,16
30-abr.-22	1.461.194.293,05	1.400.536.301,83	98,37%	95,85%	4,15%	39,88%	4,15%	39,88%	1.437.447.926,35
31-may.-22	1.429.620.815,77	1.339.850.458,80	96,78%	93,72%	3,19%	32,23%	2,22%	23,62%	1.383.531.876,62
30-jun.-22	1.398.124.797,70	1.286.705.221,91	95,20%	92,03%	2,73%	28,26%	1,80%	19,62%	1.331.062.348,17
31-jul.-22	1.366.680.254,71	1.235.792.085,81	93,66%	90,42%	2,49%	26,07%	1,75%	19,06%	1.279.981.030,54
31-ago.-22	1.335.285.228,15	1.184.065.947,50	92,13%	88,68%	2,38%	25,06%	1,93%	20,88%	1.230.254.072,62
30-sep.-22	1.303.912.067,11	1.139.268.691,29	90,64%	87,37%	2,22%	23,66%	1,47%	16,26%	1.181.825.141,65
31-oct.-22	1.272.568.776,55	1.092.610.892,75	89,16%	85,86%	2,15%	23,00%	1,73%	18,93%	1.134.671.996,92
30-nov.-22	1.241.372.909,39	1.044.321.599,78	87,71%	84,13%	2,14%	22,84%	2,02%	21,70%	1.088.868.640,89
31-dic.-22	1.210.430.491,57	1.005.578.545,27	86,29%	83,08%	2,04%	21,90%	1,25%	13,99%	1.044.473.042,88
31-ene.-23	1.179.587.827,39	964.351.865,89	84,89%	81,75%	1,99%	21,48%	1,59%	17,52%	1.001.317.521,98
28-feb.-23	1.148.899.539,06	926.081.862,38	83,51%	80,61%	1,94%	20,96%	1,40%	15,60%	959.417.735,03
31-mar.-23	1.118.390.231,72	882.704.701,22	82,15%	78,93%	1,95%	21,07%	2,08%	22,33%	918.762.383,14
30-abr.-23	1.088.092.684,19	850.580.388,56	80,82%	78,17%	1,88%	20,33%	0,96%	10,89%	879.346.185,65
31-may.-23	1.058.007.944,88	810.123.988,59	79,50%	76,57%	1,89%	20,45%	2,05%	21,99%	841.137.656,38
30-jun.-23	1.028.183.115,80	779.692.569,17	78,21%	75,83%	1,83%	19,85%	0,96%	10,98%	804.142.041,91
31-jul.-23	998.621.890,92	746.875.418,25	76,94%	74,79%	1,80%	19,58%	1,37%	15,29%	768.329.548,95
31-ago.-23	969.326.598,72	712.933.379,21	75,69%	73,55%	1,79%	19,50%	1,66%	18,19%	733.669.960,04
30-sep.-23	940.239.659,86	686.252.361,98	74,46%	72,99%	1,73%	18,94%	0,76%	8,80%	700.089.117,16
31-oct.-23	911.407.715,57	655.300.606,86	73,25%	71,90%	1,72%	18,81%	1,49%	16,48%	667.592.754,81
30-nov.-23	882.928.487,03	625.628.885,29	72,06%	70,86%	1,71%	18,67%	1,45%	16,06%	636.221.874,01
31-dic.-23	855.256.428,47	598.571.159,28	70,89%	69,99%	1,68%	18,45%	1,23%	13,79%	606.266.495,08
31-ene.-24	827.867.211,22	566.663.269,68	69,74%	68,45%	1,71%	18,68%	2,20%	23,42%	577.313.955,88
29-feb.-24	800.895.562,78	542.297.041,05	68,60%	67,71%	1,68%	18,41%	1,08%	12,19%	549.428.792,91
31-mar.-24	774.367.557,65	516.421.052,33	67,49%	66,69%	1,67%	18,34%	1,51%	16,68%	522.596.901,66
30-abr.-24	748.301.821,46	491.467.911,84	66,39%	65,68%	1,67%	18,27%	1,52%	16,76%	496.798.912,51
31-may.-24	722.538.682,03	463.586.276,24	65,31%	64,16%	1,69%	18,52%	2,31%	24,45%	471.899.035,90
30-jun.-24	697.103.558,01	444.272.292,68	64,25%	63,73%	1,65%	18,14%	0,67%	7,75%	447.888.013,88
31-jul.-24	672.024.808,41	419.277.525,24	63,21%	62,39%	1,67%	18,31%	2,10%	22,52%	424.758.032,03
31-ago.-24	647.449.466,96	401.548.634,35	62,18%	62,02%	1,63%	17,94%	0,59%	6,89%	402.574.558,46
30-sep.-24	623.181.209,11	381.278.551,22	61,17%	61,18%	1,62%	17,84%	1,35%	15,05%	381.187.763,13
31-oct.-24	599.291.991,82	357.795.440,44	60,17%	59,70%	1,65%	18,10%	2,42%	25,45%	360.617.857,42
30-nov.-24	575.887.444,58	340.902.760,44	59,20%	59,20%	1,63%	17,85%	0,85%	9,73%	340.902.760,44

FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)
FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)
TACP / CPR: 17,85%

Fecha de Pago / Payment Date	Bonos Serie A / Series A Bonds			Bonos Serie B / Series B Bonds			Bonos Serie C / Series C Bonds			Bonos Serie D / Series D Bonds			Bonos Serie E / Series E Bonds			Bonos Serie F / Series F Bonds		
	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow	Principal Amortizado/ Principal Repayment	Intereses Brutos / Gross Interest	Flujo Total / Total Flow
TOTAL:	21.754,92	335,84	22.090,76	21.754,92	431,46	22.186,38	21.754,92	467,45	22.222,37	21.754,92	786,17	22.541,09	21.754,92	262,85	22.017,77	0,00	0,00	0,00
18/12/2024																		
18/03/2025	3.710,13	224,65	3.934,79	3.710,13	248,79	3.958,93	3.710,13	118,01	3.828,15	3.710,13	198,48	3.908,61	3.710,13	262,85	3.972,98	0,00	0,00	0,00
18/06/2025	3.016,09	31,84	3.047,93	3.016,09	52,31	3.068,40	3.016,09	100,06	3.116,16	3.016,09	168,29	3.184,38	3.016,09	0,00	3.016,09	0,00	0,00	0,00
18/09/2025	2.666,96	26,52	2.693,48	2.666,96	43,56	2.710,53	2.666,96	83,34	2.750,30	2.666,96	140,16	2.807,12	2.666,96	0,00	2.666,96	0,00	0,00	0,00
18/12/2025	2.354,23	21,57	2.375,81	2.354,23	35,44	2.389,68	2.354,23	67,80	2.422,04	2.354,23	114,03	2.468,27	2.354,23	0,00	2.354,23	0,00	0,00	0,00
18/03/2026	2.081,32	17,27	2.098,60	2.081,32	28,38	2.109,70	2.081,32	54,29	2.135,61	2.081,32	91,30	2.172,62	2.081,32	0,00	2.081,32	0,00	0,00	0,00
18/06/2026	7.926,17	13,98	7.940,16	7.926,17	22,98	7.949,15	7.926,17	43,95	7.970,12	7.926,17	73,92	8.000,09	7.926,17	0,00	7.926,17	0,00	0,00	0,00