

SANTANDER CONSUMER SPAIN AUTO 2022-1 - FT

SANTANDER DE TITULIZACION, S.G.F.T, S.A.
C/ JUAN IGNACIO LUCA DE TENA 13
28027 MADRID
santanderdetitulizacion@gruposantander.com

NAME OF THE FUND: **F.T.: SANTANDER CONSUMER SPAIN AUTO 2022-1**

INFORMATION AT: QUARTER/SEMESTER: **SEPTEMBER** YEAR: **2024**

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:
JUAN CARLOS BERZAL VALERO - GENERAL MANAGER

Signature:

I. DATA OF THE FUND

Constitution Date	14 November 2022	Paying Agent	BANCO SANTANDER	
Disbursement Date	17 November 2022	Negotiation Market	AIAF	
Final Date of Redemption	20 September, 2035	Ratings Agencies	Fitch Ratings	
			Moody's	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
Seller	SANTANDER CONSUMER FINANCE	CLASS A	AA / Aa1	AA / Aa1
		CLASS B	A+ / Aa2	A+ / Aa2
		CLASS C	A / A1	A / A1
		CLASS D	BBB / Baa2	BBB / Baa2
		CLASS E	NR / NR	NR / NR
		CLASS F	NR / NR	NR / NR
LEI Code	9845003BH55E866D9D45			

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A (ISIN=ES0305676001)	5.720	Nominal per Bond	100.000,00 €	75.885,58 €	
		Total Nominal	572.000.000,00 €	434.065.517,60 €	75,89%
CLASS B (ISIN=ES0305676019)	325	Nominal per Bond	100.000,00 €	75.885,58 €	
		Total Nominal	32.500.000,00 €	24.662.813,50 €	75,89%
CLASS C (ISIN=ES0305676027)	225	Nominal per Bond	100.000,00 €	75.885,58 €	
		Total Nominal	22.500.000,00 €	17.074.255,50 €	75,89%
CLASS D (ISIN=ES0305676035)	450	Nominal per Bond	100.000,00 €	75.885,58 €	
		Total Nominal	45.000.000,00 €	34.148.511,00 €	75,89%
CLASS E (ISIN=ES0305676043)	280	Nominal per Bond	100.000,00 €	75.885,58 €	
		Total Nominal	28.000.000,00 €	21.247.962,40 €	75,89%
CLASS F (ISIN=ES0305676050)	70	Nominal per Bond	100.000,00 €	20.000,00 €	
		Total Nominal	7.000.000,00 €	1.400.000,00 €	20,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period September 20, 2024			Next Payment Date December 20, 2024		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	7.225,45 €	959,39 €	4,2580%	816,78 €	661,59 €
CLASS B	7.225,45 €	1.012,49 €	4,5080%	864,73 €	700,43 €
CLASS C	7.225,45 €	1.171,78 €	5,2580%	1.008,60 €	816,97 €
CLASS D	7.225,45 €	1.532,85 €	6,9580%	1.334,70 €	1.081,10 €
CLASS E	7.225,45 €	3.338,21 €	15,4580%	2.965,18 €	2.401,80 €
CLASS F	10.000,00 €	958,33 €	12,5000%	631,94 €	511,88 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	56.526	63.489
CR's Outstanding to be amortised	700.000.000,54 €	539.474.302,30 €
CR's Outstanding per Loan to be amortised	12.383,68 €	8.497,13 €
Interest Rate	8,16%	6,76%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	8,96%
Average Monthly Single Rate	11,37%
Constant Prepayment Rate from Constitution	11,42%

SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

QUARTERLY BONDS PAYOUT REPORT

September 20, 2024

BONDS. PRINCIPAL	
Previous Balance	583.877.210,00 €
Principal Amortised	51.278.150,00 €
Outstanding Balance	532.599.060,00 €
% of Initial Balance	75,33%
Principal accrued and unpaid	0,00 €

DATA	
Pool Cut-Off Date	2024/09/13
Payment Date	2024/09/20
Previous Payment Date	2024/06/20
Number of Days (Act/360)	92
Next Payment Date	2024/12/20
Euribor 3M	3,458%

INTEREST PAID	
CLASS A	5.487.710,80 €
CLASS B	329.059,25 €
CLASS C	263.650,50 €
CLASS D	689.782,50 €
CLASS E	934.698,80 €
CLASS F	67.083,10 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2024/09/20
CLASS A	6,09	1,76
CLASS B	8,75	1,76
CLASS C	9,29	1,76
CLASS D	9,33	1,76
CLASS E	9,33	1,76
CLASS F	9,33	0,37

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

SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

QUARTERLY COLLATERAL REPORT

September 20, 2024

PRINCIPAL	
Previous Balance	588.797.019,64 €
Principal Amortised	49.322.717,34 €
Outstanding Balance	539.474.302,30 €
Number of Credit Rights	63.489
Outstanding Balance of Additional Credit Rights	0,00 €
Number of Additional Credit Rights	0
Total Outstanding Balance	539.474.302,30 €
Total Number of Credit Rights	63.489

PRINCIPAL BALANCE IN ARREARS (*)					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	> 180 DAYS
Principal Balance in Arrears	126.936,92 €	70.622,49 €	57.724,34 €	144.698,79 €	707.427,92 €
Interest accrued on Credit Rights in Arrears	35.437,99 €	20.707,92 €	18.133,55 €	40.355,50 €	228.340,35 €
Outstanding Balance	6.357.643,93 €	2.040.258,43 €	1.252.591,97 €	1.759.373,15 €	3.657.678,44 €
Number of Credit Rights	657	195	130	190	357
% of Outstanding Balance	1,18%	0,38%	0,23%	0,33%	0,68%

* Data at Pool Cut-off Date previous to Additional Credit Right purchase.

DEFAULTED RECEIVABLES	
Last balance	7.019.857,87 €
Difference in Actual Period	1.255.450,20 €
Current balance	8.275.308,07 €

SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

QUARTERLY COLLATERAL REPORT

September 20, 2024

CUMULATIVE DEFAULTED RECEIVABLES

Last balance	11.748.543,08 €
Difference in Actual Period	2.232.648,54 €
Current balance	13.981.191,62 €

CUMULATIVE RECOVERIES

Last balance	4.728.685,21 €
Difference in Actual Period	977.198,34 €
Current balance	5.705.883,55 €

SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

QUARTERLY REPORT - ALLOCATION OF CASH

September 20, 2024

TOTAL CASH RECEIVED END OF PERIOD	65.344.437,28 €
CASH RECEIVED - PRINCIPAL	
Scheduled Amortisation of Credit Rights	37.445.836,24 €
Prepayment Amortisation of Credit Rights	11.851.269,52 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	9.683.149,92 €
Refund of Interest accrued	0,00 €
CASH RESERVE AMOUNT + DISCOUNT	6.364.181,60 €
SL LIQUIDITY	0,00 €

TREASURY ACCOUNT STATEMENT	6.490.276,15 €
PRINCIPAL CASH RESERVE AMOUNT	
Previous Balance	6.364.181,60 €
Difference	546.409,50 €
Outstanding Balance	5.817.772,10 €
WITHOLDING ISSUE EXPENSES	672.504,05 €

TOTAL CASH PAID END OF PERIOD	65.344.437,28 €
ORDINARY EXPENSES	0,00 €
MANAGEMENT FEE	36.792,26 €
SERVICER FEE	183.299,67 €
CAP	-3.169.780,54 €
INTEREST ON CLASS A NOTES	5.487.710,80 €
INTEREST ON CLASS B NOTES	329.059,25 €
INTEREST ON CLASS C NOTES	263.650,50 €
INTEREST ON CLASS D NOTES	689.782,50 €
INTEREST ON CLASS E NOTES	934.698,80 €
CASH RESERVE AMOUNT	5.817.772,10 €
INTEREST ON CLASS F NOTES	67.083,10 €
BONDS AMORTISATION	50.578.150,00 €
DEFERRAL INTEREST ON CLASS E and F NOTES	0,00 €
AMORTISATION ON CLASS F NOTES	700.000,00 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	3.426.218,84 €
EXCESS	0,00 €

SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

September 20, 2024

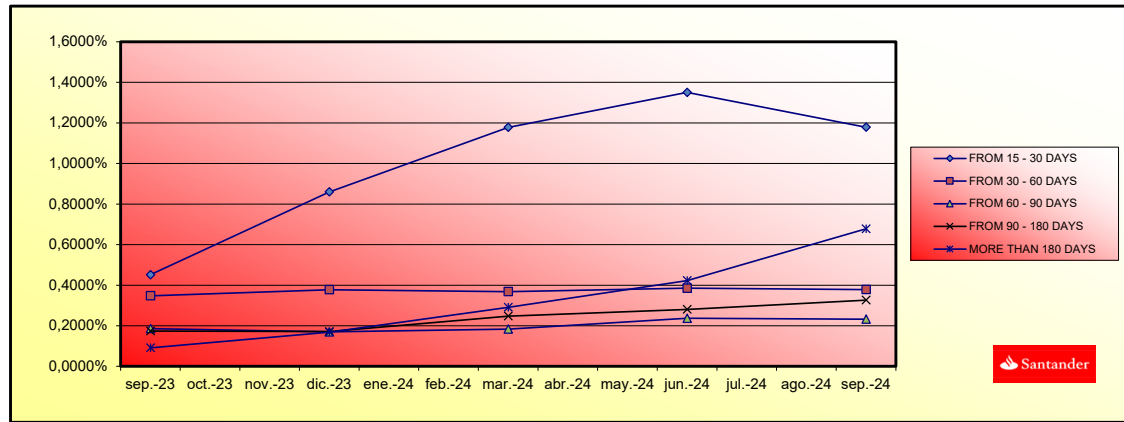
CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	September 20, 2024
SUBORDINATED ISSUE	128.000.000,00 € (18,29%)	97.133.542,40 € 18,01%
PRINCIPAL RESERVE FUND	7.000.000,00 € (1,00%)	5.817.772,10 € (1,08%)

SUBORDINATED LOANS		
CONCEPTS	INITIAL	September 20, 2024
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	4.841.400,00 €	0,00 €
Interest Rate	4,771%	—

**FONDO DE TITULIZACION
SANTANDER CONSUMER SPAIN 2022-1**

HISTORICAL ARREARS REPORTS

HISTORICAL ARREARS REPORTS					
	Sep-23	Dec-23	Mar-24	Jun-24	Sep-24
FROM 15 - 30 DAYS	0,4513%	0,8600%	1,1777%	1,3501%	1,1785%
FROM 30 - 60 DAYS	0,3475%	0,3775%	0,3681%	0,3850%	0,3782%
FROM 60 - 90 DAYS	0,1862%	0,1698%	0,1838%	0,2369%	0,2322%
FROM 90 - 180 DAYS	0,1744%	0,1712%	0,2477%	0,2809%	0,3261%
MORE THAN 180 DAYS	0,0910%	0,1686%	0,2907%	0,4229%	0,6780%



**FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN 2022-1**

TRIGGERS

On any Determination Date the occurrence of any of the following events shall constitute a Subordination Event:

(i)

an Insolvency Event occurs in respect of the Seller; or

(ii)

the Cumulative Loss Ratio exceeds a certain ratio; or

Cumulative Loss Ratio	
Cumulative Defaulted Receivables	13.981.191,62 €
Cumulative Recoveries with respect Defaulted Receivables	5.705.883,55 €
Cumulative Balance CR's	895.729.104,08 €
Ratio equal or greater than 2,20%	0,924%

(iii)

the cumulative Defaulted Receivables are equal or higher than 100,00% of the sum of the Principal Original Balance of the class D, E and F Notes at the Date of Incorporation; or

Cumulative Defaulted Receivables vs Principal Original Balance D, E and F	
Cumulative Defaulted Receivables	13.981.191,62 €
Principal Original Balance class D, E and F Notes	80.000.000,00 €
Ratio	17,48%

(iv)

the Outstanding Balance of the Receivables comprised in the Aggregate Portfolio arising from Loans granted to the same Borrower is equal or greater than 2,00% of the Outstanding Balance of the Aggregate Portfolio; or

Outstanding Balance Greatest Borrower vs Outstanding Balance Aggregate Portfolio	
Outstanding Balance Greatest Borrower	57.842,80 €
Rest of Debtors	642.199.966,61 €
Ratio	0,006%

(v)

The Seller defaults in the performance or observance of any of its obligations under any Transaction Documents to which it is a party (unless such defaults is remedied within five (5) Business Days or the following Purchase Date; or

(vi)

an Event of Replacement of the Servicer occurs; or

(vii)

an Swap Counterparty Downgrade Event occurs and none of the remedies are put in place within the timeframe required; or

(viii)

a Clean-up Call Event occurs; or

(ix)

an exercise of a Seller's Call option; or

**THE FUND DOES NOT MEET ANY OF THE TRIGGERS WITH RESPECT OF THE SUBORDINATION OF THE AMORTISATION OF THE BONDS.
THE FUND DOES NOT MEET THE CLASS E and F NOTES INTEREST DEFERRAL TRIGGER, AS THE CUMULATIVE LOSS RATIO REMAINS BELOW 3%.**



SANTANDER CONSUMER SPAIN AUTO 2022-1
FONDO DE TITULIZACIÓN

TIPO DE VEHICULO USADO/NUEVO		Type of vehicle new/used			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
VEHICULOS NUEVOS	<i>New vehicles</i>	180.621,26	33,48%	16.749	26,38%
VEHICULOS USADOS	<i>Used cars</i>	358.853,04	66,52%	46.740	73,62%
TOTALS(€)		539.474.302,30	100%	63.489	100%

TIPO DE VEHICULO DISTINTO TURISMO-TODO TERRENO		Type of vehicle			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
TURISMO Y TODO TERRENO	<i>Passenger car and Four-wheel drive vehicles</i>	496.499,17	92,03%	58.226	91,71%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>	29.470,29	5,46%	3.262	5,14%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>	13.504,80	2,50%	2.001	3,15%
AUTOCARES Y AUTOBUSES	<i>Buses</i>	-	0,00%	-	0,00%
TOTALS(€)		539.474.302,30	100%	63.489	100%

PERSONA FISICA/JURIDICA		Natural person/Corporate body			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
PERSONA FISICA	<i>Natural person</i>	525.555,39	97,42%	61.870	97,45%
PERSONA JURIDICA	<i>Corporate Body</i>	13.918,91	2,58%	1.619	2,55%
TOTALS(€)		539.474.302,30	100%	63.489	100%

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		<i>Outstanding Principal</i>	%
MAYOR DEUDOR	Largest Debtor 1	57.842,80	0,01%
RESTO DE DEUDORES	Rest of debtors	539.416.459,50	99,99%
TOTALS(€)		539.474.302,30	100%

VTO MEDIO PONDERADO DE LOS DC	Term maturity			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
01/01/2024-31/12/2024	698,70	0,13%	1.236	1,95%
01/01/2025-31/12/2025	13.465,54	2,50%	5.534	8,72%
01/01/2026-31/12/2026	60.101,63	11,14%	11.950	18,82%
01/01/2027-31/12/2027	121.697,74	22,56%	16.392	25,82%
01/01/2028-31/12/2028	125.222,40	23,21%	12.702	20,01%
01/01/2029-31/12/2029	105.766,39	19,61%	8.581	13,52%
01/01/2030-31/12/2030	50.088,82	9,28%	3.460	5,45%
01/01/2031-31/12/2031	55.119,15	10,22%	3.227	5,08%
01/01/2032-31/12/2032	7.313,85	1,36%	407	0,64%
TOTALS(€)	539.474.302,30	100%	63.489	100%

VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i>	12/09/2028
---	------------

DISTRIBUCION POR COMUNIDADES AUTONOMAS	Autonomous region			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
Andalucia	124.860,16	23,14%	14.780	23,28%
Aragon	11.845,99	2,20%	1.309	2,06%
Asturias	9.274,73	1,72%	1.052	1,66%
Baleares	11.972,82	2,22%	1.518	2,39%
Canarias	49.687,84	9,21%	6.112	9,63%
Cantabria	5.160,09	0,96%	618	0,97%
Castilla-Leon	19.422,75	3,60%	2.202	3,47%
Castilla-La Mancha	22.537,10	4,18%	2.615	4,12%
Cataluña	68.844,72	12,76%	7.986	12,58%
Valencia	61.316,78	11,37%	7.344	11,57%
Extremadura	19.314,34	3,58%	2.261	3,56%
Galicia	37.119,75	6,88%	4.117	6,48%
Madrid	53.323,45	9,88%	6.534	10,29%
Murcia	20.216,25	3,75%	2.282	3,59%
Navarra	6.763,81	1,25%	761	1,20%
Pais Vasco	11.044,50	2,05%	1.298	2,04%
La Rioja	3.964,11	0,73%	423	0,67%
Ceuta	1.165,99	0,22%	111	0,17%
Melilla	1.639,04	0,30%	166	0,26%
TOTALS(€)	539.474.302,30	100%	63.489	100%

IMPORTE PENDIENTE DEL PRESTAMO		Outstanding Principal by loan			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
40,56 - 9.999,99	245.050,29	45,42%	43.081	67,86%	
10.000,00 - 19.999,99	245.474,92	45,50%	18.390	28,97%	
20.000,00 - 29.999,99	42.852,17	7,94%	1.845	2,91%	
30.000,00 - 39.999,99	4.890,44	0,91%	147	0,23%	
40.000,00 - 49.999,99	834,53	0,15%	19	0,03%	
50.000,00 - 55.953,76	371,92	0,07%	7	0,01%	
TOTALS(€)	539.474.302,30	100%	63.489	100%	

% ENTRADA SOBRE VALOR DEL VEHICULO		(% Amount granted as regards the value of the vehicle)			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
<5	83.720,10	15,52%	9.772	15,39%	
5-9	64.821,61	12,02%	6.672	10,51%	
10-14	84.389,34	15,64%	9.014	14,20%	
15-20	75.250,30	13,95%	8.175	12,88%	
>20	231.292,94	42,87%	29.856	47,03%	
TOTALS(€)	539.474.302,30	100%	63.489	100%	

SCORING COCHE NUEVO		Scoring new car			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	Outstanding Principal(M)	%	Number	%	
<545	714,44	0,13%	109	0,17%	
545-900	179.906,81	33,35%	16.640	26,21%	
COCHE USADO <i>Used car</i>	358.853,05	66,52%	46.740	73,62%	
TOTALS(€)	539.474.302,30	100%	63.489	100%	

SCORING COCHE USADO		Scoring used car			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
<545		1.963,57	0,36%	512	0,81%
545-900		356.889,43	66,16%	46.228	72,81%
COCHE NUEVO	New car	180.621,25	33,48%	16.749	26,38%
TOTALS(€)		539.474.302,30	100%	63.489	100%

TIPO DE OCUPACION DEL DEUDOR		Employment Status			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
TRABAJADOR POR CUENTA PROPIA	Self-employed	77.371,15	14,34%	8.192	12,90%
NO TRABAJA	Does not work	1.492,54	0,28%	283	0,45%
RESTO	Rest	460.610,61	85,38%	55.014	86,65%
TOTALS(€)		539.474.302,30	100%	63.489	100%

TIPO DE INTERES		Interest rate			
%		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
3,95 - 4,94		54.091,43	10,03%	5.497	8,66%
4,95 - 5,94		157.922,08	29,27%	16.164	25,46%
5,95 - 6,94		71.744,65	13,30%	8.423	13,27%
6,95 - 7,94		89.719,37	16,63%	11.374	17,91%
7,95 - 8,94		52.812,63	9,79%	7.603	11,98%
8,95 - 9,94		88.917,62	16,48%	11.347	17,87%
9,95 - 10,94		20.277,24	3,76%	2.467	3,89%
10,95 - 11,99		3.989,24	0,74%	614	0,97%
TOTALS(€)		539.474.302,30	100%	63.489	100%

TIPO DE INTERÉS MEDIO PONDERADO	Weighted average interest rate	6,75%
---------------------------------	--------------------------------	-------

SALDO PENDIENTE DE LOS DERECHOS DE CRÉDITO CON PD ENTRE 4% Y 6% / THE OUTSTANDING BALANCE OF THE RECEIVABLES WITH PD BETWEEN 4% and 6% < 20%	OK
--	----

SANTANDER CONSUMER SPAIN AUTO 2022-1 FT

DEFINITIONS

September 20, 2024

POOL CUT-OFF DATE Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments.
All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.

DEFAULTED RECEIVABLES means, at any time, the Receivables arising from Loans in respect of which: there is any material credit obligation (including any amount of principal, interest or fee) which is past due more than 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. For the avoidance of doubt, once a Receivable has been classified as a Defaulted Receivable, it will remain classified as such.

CUMULATIVE LOSS RATIO means, as of the Determination Date immediately preceding any Payment Date, the ratio between: (i) the sum of the Outstanding Balance of all the Defaulted Receivables during the period from the Date of Incorporation until the end of the corresponding Collection Period reduced by the amount of Principal Recoveries with respect to Defaulted Receivables received during such period which are applied to principal of the Defaulted Receivables; and (ii) the sum of the Outstanding Balance of the Receivables as of the Date of Incorporation and the sum of the Outstanding Balance of all the Additional Receivables on the date of their respective assignment.

CUMULATIVE DEFAULTED RECEIVABLES means, the sum of the Outstanding Balance of all the Defaulted Receivables during the period from the Date of Incorporation until the end of the corresponding Collection Period.

CUMULATIVE RECOVERIES (with respect Defaulted Receivables) means, the amount of Principal Recoveries with respect to Defaulted Receivables received from the Date of Incorporation until the end of the corresponding Collection Period which are applied to principal of the Defaulted Receivables

DELINQUENT RECEIVABLES means, at any time, any Receivable which is past due but is not a Defaulted Receivable.

DELINQUENCY RATIO means the Outstanding Balance of the Delinquent Receivables divided by the Outstanding Balance of the Receivables.

RESIDUAL LIFE Calculations made without the clean-up call at 10% of the outstanding balance of the CR's

FONDO DE TITULIZACIÓN SANTANDER CONSUMER SPAIN 2022-1

Tasa mensual actual anualizada / Monthly Single Rate	8,96%
Tasa últimos 12 meses anualizada / Average 12 Month Single Rate	11,37%
Tasa anualizada desde Constitución / Prepayment Rate from Constitution	11,42%

Fecha / Date	Principal Pendiente / Ppal Outstanding		Vector Prepagos / Prepayment Vector	Fin de mes / Remaining end of month	Caída mensual media / Average Single Monthly	TACP / CPR	Caída mensual/ Single Monthly Mortality	TACP Mensual / Monthly CPR	Ppal Pte después Prepagos / Outstanding after Prepayment
	Fecha Constitución	Constitution Date							
20-dic.-23	704.469.447,95		100,00%	100,00%					704.469.447,95
31-dic.-23	697.920.373,13	688.442.489,34	98,90%	98,64%	1,36%	15,13%	1,36%	15,13%	690.227.551,50
31-ene.-24	684.695.972,79	664.489.142,51	97,81%	97,05%	1,49%	16,45%	1,62%	17,75%	669.685.048,58
29-feb.-24	671.445.250,37	645.585.788,20	96,73%	96,15%	1,30%	14,54%	0,93%	10,58%	649.486.084,14
31-mar.-24	657.924.949,48	627.706.017,68	95,66%	95,41%	1,17%	13,16%	0,77%	8,87%	629.393.154,11
30-abr.-24	644.620.032,89	609.682.017,95	94,61%	94,58%	1,11%	12,52%	0,87%	9,92%	609.868.035,62
31-may.-24	631.180.569,69	590.782.407,88	93,57%	93,60%	1,10%	12,39%	1,04%	11,75%	590.570.989,72
30-jun.-24	617.853.503,31	573.173.843,28	92,53%	92,77%	1,07%	12,07%	0,89%	10,15%	571.729.256,89
31-jul.-24	604.389.506,06	556.189.147,97	91,51%	92,02%	1,03%	11,72%	0,80%	9,21%	553.105.826,13
31-ago.-24	591.028.109,95	539.656.780,37	90,51%	91,31%	1,01%	11,42%	0,78%	8,96%	534.916.346,44

FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)
FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)
TACP / CPR: 12,45%

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/ /	Intereses Brutos /	Flujo Total /	Principal Amortizado/ /	Intereses Brutos /	Flujo Total /	Principal Amortizado/ /	Intereses Brutos /	Flujo Total /	Principal Amortizado/ /	Intereses Brutos /	Flujo Total /	Principal Amortizado/ /	Intereses Brutos /	Flujo Total /	Principal Amortizado/ /	Intereses Brutos /	Flujo Total /
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
TOTAL:	75.885,58	1.700,11	77.585,69	75.885,58	2.033,44	77.919,02	75.885,58	3.033,46	78.919,04	75.885,58	5.300,16	81.185,74	75.885,58	2.980,81	78.866,39	20.000,00	931,51	20.931,51
20/09/2024																		
20/12/2024	7.618,69	784,78	8.403,47	7.618,69	832,08	8.450,77	7.618,69	973,97	8.592,66	7.618,69	1.295,60	8.914,29	7.618,69	2.903,75	10.522,44	10.000,00	623,29	10.623,29
20/03/2025	7.200,15	134,66	7.334,81	7.200,15	176,75	7.376,90	7.200,15	302,99	7.503,14	7.200,15	589,15	7.789,30	7.200,15	77,05	7.277,21	10.000,00	308,22	10.308,22
20/06/2025	6.760,96	123,14	6.884,10	6.760,96	161,62	6.922,58	6.760,96	277,06	7.038,02	6.760,96	538,73	7.299,69	6.760,96	0,00	6.760,96	0,00	0,00	6.760,96
22/09/2025	6.339,79	111,88	6.451,67	6.339,79	146,85	6.486,64	6.339,79	251,74	6.591,53	6.339,79	489,50	6.829,28	6.339,79	0,00	6.339,79	0,00	0,00	6.339,79
22/12/2025	5.949,84	95,67	6.045,51	5.949,84	125,57	6.075,40	5.949,84	215,26	6.165,09	5.949,84	418,55	6.368,39	5.949,84	0,00	5.949,84	0,00	0,00	5.949,84
20/03/2026	5.553,11	81,04	5.634,15	5.553,11	106,36	5.659,47	5.553,11	182,34	5.735,45	5.553,11	354,55	5.907,66	5.553,11	0,00	5.553,11	0,00	0,00	5.553,11
22/06/2026	5.083,67	75,12	5.158,79	5.083,67	98,60	5.182,27	5.083,67	169,03	5.252,70	5.083,67	328,67	5.412,33	5.083,67	0,00	5.083,67	0,00	0,00	5.083,67
21/09/2026	4.589,34	62,59	4.651,93	4.589,34	82,15	4.671,48	4.589,34	140,82	4.730,16	4.589,34	273,82	4.863,16	4.589,34	0,00	4.589,34	0,00	0,00	4.589,34
21/12/2026	4.157,97	53,43	4.211,40	4.157,97	70,13	4.228,10	4.157,97	120,22	4.278,19	4.157,97	233,77	4.391,74	4.157,97	0,00	4.157,97	0,00	0,00	4.157,97
22/03/2027	3.734,42	45,14	3.779,56	3.734,42	59,25	3.793,67	3.734,42	101,57	3.835,99	3.734,42	197,49	3.931,91	3.734,42	0,00	3.734,42	0,00	0,00	3.734,42
21/06/2027	3.257,29	37,69	3.294,98	3.257,29	49,47	3.306,76	3.257,29	84,81	3.342,09	3.257,29	164,90	3.422,19	3.257,29	0,00	3.257,29	0,00	0,00	3.257,29
20/09/2027	2.754,60	31,20	2.785,80	2.754,60	40,94	2.795,54	2.754,60	70,19	2.824,79	2.754,60	136,48	2.891,08	2.754,60	0,00	2.754,60	0,00	0,00	2.754,60
20/12/2027	2.373,59	25,70	2.399,29	2.373,59	33,73	2.407,33	2.373,59	57,83	2.431,42	2.373,59	112,44	2.486,03	2.373,59	0,00	2.373,59	0,00	0,00	2.373,59
20/03/2028	2.033,99	20,97	2.054,95	2.033,99	27,52	2.061,50	2.033,99	47,18	2.081,16	2.033,99	91,73	2.125,72	2.033,99	0,00	2.033,99	0,00	0,00	2.033,99
20/06/2028	8.478,18	17,10	8.495,28	8.478,18	22,44	8.500,62	8.478,18	38,47	8.516,65	8.478,18	74,79	8.552,98	8.478,18	0,00	8.478,18	0,00	0,00	8.478,18