

## *Investor Report*



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## IPD and Deal Details

Currency	Euro
Payment Date	January 25, 2024
Interest Period Begin Date (inclusive)	December 27, 2023
Interest Period End Date (exclusive)	January 25, 2024
Days in current interest period	29
Interest Basis	ACT/360
Legal Maturity Date	December 26, 2044
Listing	Luxembourg
Clearing	Monte Titoli



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## Note Level Data

<b>Class A Notes</b>	
<b>ISIN Class A</b>	IT0005495921
<b>Currency</b>	Euro
<b>Denomination</b>	100,000.00
<b>Total Original Balance</b>	720,000,000.00
<b>Number of Notes</b>	7,200.00
<b>Beginning Balance</b>	587,574,779.85
<b>Additional Subscription</b>	0.00
<b>Principal Repayment</b>	10,009,490.40
<b>Principal Repayment Per Note</b>	1,390.21
<b>Current Note Balance</b>	577,565,289.45
<b>Current Note Balance Per Note</b>	80,217.40
<b>Rate of Interest</b>	2.00%
<b>Previous Period Interest Arrears</b>	0.00
<b>Interest Accrued this Period</b>	943,200.00
<b>Interest Accrued this Period per Note</b>	131.00
<b>Total Interest Due</b>	943,200.00
<b>Total Interest Distributions</b>	943,200.00
<b>Interest Arrears Carried Forward Total</b>	0.00
<b>Interest and Principal Distributions</b>	10,952,690.40



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## Note Level Data

<b>Class B Notes</b>	
<b>ISIN Class B</b>	IT0005495939
<b>Currency</b>	Euro
<b>Denomination</b>	100,000.00
<b>Total Original Balance</b>	40,000,000.00
<b>Number of Notes</b>	400.00
<b>Beginning Balance</b>	32,643,043.33
<b>Additional Subscription</b>	0.00
<b>Principal Repayment</b>	556,082.80
<b>Principal Repayment Per Note</b>	1,390.21
<b>Current Note Balance</b>	32,086,960.53
<b>Current Note Balance Per Note</b>	80,217.40
<b>Rate of Interest</b>	3.00%
<b>Previous Period Interest Arrears</b>	0.00
<b>Interest Accrued this Period</b>	78,800.00
<b>Interest Accrued this Period per Note</b>	197.00
<b>Total Interest Due</b>	78,800.00
<b>Total Interest Distributions</b>	78,800.00
<b>Interest Arrears Carried Forward Total</b>	0.00
<b>Interest and Principal Distributions</b>	634,882.80



### Note Level Data

<b>Junior Notes</b>	
<b>ISIN Class Z</b>	IT0005495947
<b>Currency</b>	Euro
<b>Denomination</b>	100,000.00
<b>Total Original Balance</b>	40,000,000.00
<b>Number of Notes</b>	400.00
<b>Beginning Balance</b>	32,643,043.33
<b>Additional Subscription</b>	0.00
<b>Principal Repayment</b>	556,082.80
<b>Principal Repayment Per Note</b>	1,390.21
<b>Current Note Balance</b>	32,086,960.53
<b>Current Note Balance Per Note</b>	80,217.40
<b>Rate of Interest</b>	1.00%
<b>Previous Period Interest Arrears</b>	0.00
<b>Interest Accrued this Period</b>	26,000.00
<b>Interest Accrued this Period per Note</b>	65.00
<b>Total Interest Due</b>	26,000.00
<b>Total Interest Distributions</b>	26,000.00
<b>Interest Arrears Carried Forward Total</b>	0.00
<b>Interest and Principal Distributions</b>	582,082.80



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## Note Level Data

<b>Subordinated Loan</b>	
<b>Currency</b>	Euro
<b>Total Original Balance</b>	4,013,736.37
<b>Beginning Balance</b>	0.00
<b>Additional Subscription</b>	0.00
<b>Principal Repayment</b>	0.00
<b>Current Balance</b>	0.00
<b>Euribor</b>	0.00%
<b>Margin</b>	2.70%
<b>Previous Period Interest Arrears</b>	0.00
<b>Interest Accrued this Period</b>	0.00
<b>Total Interest Due</b>	0.00
<b>Total Interest Distributions</b>	0.00
<b>Interest Arrears Carried Forward Total</b>	0.00
<b>Interest and Principal Distributions</b>	0.00



## Issuer Available Funds

Issuer Available Funds	
The Issuer Available Funds means, in respect of any Calculation Date prior to the service of a Trigger Notice, the aggregate amount of:	30,518,028.03
(i) any Collections and Recoveries received by the Issuer and paid into the Collection Account in respect of the Claims comprised in the Aggregate Portfolio during the Collection Period immediately preceding such Calculation Date;	19,867,090.24
(ii) any purchase price received by the Issuer and paid into the Collection Account in respect of the sale of the Claims comprised in the Aggregate Portfolio made in accordance with the Transaction Documents during the Collection Period immediately preceding such Calculation Date;	0.00
(iii) without duplication with items (i) and (ii) above, any proceeds, other than the Revenue Eligible Investments Amount, deriving from the Eligible Investments Amount,(if any) made during the Collection Period immediately preceding such Calculation Date, following liquidation thereof on the preceding Liquidation Date;	0.00
(iv) the balance of the Cash Reserve Account;	10,543,702.99
(v) without duplication with (iv) above, any proceeds, other than the Revenue Eligible Investments Amount, deriving from the Eligible Investments (if any) made during the Collection Period immediately preceding such Calculation Date from the Cash Reserve Account, following liquidation thereof on the preceding Liquidation Date;	0.00
(vi) the Set-Off Reserve (if any);	0.00
(vii) without duplication with (vi) above, any proceeds, other than the Revenue Eligible Investments Amount, deriving from the Eligible Investments (if any) made during the Collection Period immediately preceding such Calculation Date from the Set-Off Reserve Account, following liquidation thereof on the preceding Liquidation Date;	0.00
(viii) without duplication with items (iii), (v) and (vii) above, all amounts of interest (if any) accrued and paid on the Accounts (other than the Expenses Account) during the Collection Period immediately preceding such Calculation Date;	107,230.92
(ix) any payments made to the Issuer by any other party to the Transaction Documents and paid into the Accounts during the Collection Period immediately preceding such Calculation Date, including any payments made by the Seller pursuant to the Warranty and Indemnity Agreement and/or the Master Transfer Agreement in respect of indemnities or damages for breach of representations or warranties;	0.00
(x) any Revenue Eligible Investments Amount realised on the preceding Liquidation Date, if any;	0.00
(xi) any other amount standing to the credit of the Collection Account as at the end of the Collection Period immediately preceding the relevant Calculation Date;	0.00
(xii) the amounts actually credited to and/or retained in, on the immediately preceding Payment Date, the Collection Account under items [(viii)(B)] of the Pre-Trigger Priority of Payments, if any;	0.00
(xiii) on the Calculation Date immediately preceding the Cancellation Date, the balance standing to the credit of the Expenses Account at such date.	0.00
(xiv) Monte Titoli amounts carried forward from previous Payment Date	3.88



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## Pre-Trigger Priority of Payments

Pre-Trigger Priority of Payments	
Prior to the service of a Trigger Notice, the Issuer Available Funds, as calculated on each Calculation Date, will be applied by the Issuer on the Payment Date immediately following	0.00
such Calculation Date in making payments or provisions in the following order of priority but, in each case, only if and to the extent that payments or provisions of a higher priority have been made in full:	
(i) first, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of any and all outstanding taxes due and payable by the Issuer in relation to this Securitisation (to the extent that amounts standing to the credit of the Expenses Account are insufficient to pay such taxes and to the extent not already paid by Santander Consumer Bank under the Transaction Documents);	0.00
(ii) second, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of:	
(A) any and all outstanding fees, costs, liabilities and any other expenses to be paid in order to preserve the corporate existence of the Issuer, to maintain it in good standing, to comply with applicable legislation and to fulfil obligations to third parties (not being Other Issuer Creditors) incurred in the course of the Issuer's business in relation to this Securitisation (to the extent that amounts standing to the credit of the Expenses Account are insufficient to pay such fees, costs, liabilities and expenses and to the extent not already paid by Santander Consumer Bank under the Transaction Documents);	0.00
(B) any and all outstanding fees, costs, liabilities and expenses required to be paid in connection with the listing, deposit or ratings of the Notes, or any notice to be given to the Noteholders or the other parties to the Transaction Documents (to the extent that amounts standing to the credit of the Expenses Account are insufficient to pay such fees, costs, liabilities and expenses and to the extent not already paid by Santander Consumer Bank under the Transaction Documents);	4,412.66
(C) any and all outstanding fees, costs and expenses of and all other amounts due and payable to the Representative of the Noteholders or any appointee thereof; and	468.28
(D) the amount necessary to replenish the Expenses Account up to the Retention Amount;	0.00
(iii) third, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of any and all outstanding fees, costs and expenses of any and all other amounts due and payable to the Paying Agent, the Computation Agent, the Corporate Services Provider, the Stichtingen Corporate Services Provider, the Account Banks and any further Other Issuer Creditors, each pursuant to the terms of the Transaction Document(s) (save as otherwise provided under other items of this priority of payments);	2,193.65
(iv) fourth, in or towards satisfaction of any and all outstanding fees, costs and expenses of and all other amounts due and payable to the Servicer pursuant to the terms of the Servicing Agreement, other than the amounts due to the Servicer in respect of (a) the Servicer's Advance (if any) under the terms of the Servicing Agreement and (b) the insurance premiums (if any) advanced by Santander Consumer Bank in its capacity as Servicer under the terms of the Servicing Agreement;	82,209.17
(v) fifth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Class A Notes;	943,200.00
(vi) sixth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Class B Notes;	78,800.00
(vii) seventh, to credit the Cash Reserve Account with the amount required such that the Cash Reserve equals the Target Cash Reserve Amount;	10,364,088.25
(viii) eighth, during the Programme Period	





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## Pre-Trigger Priority of Payments

(A) in or towards payment to the Seller of the amount due as Purchase Price Amount in respect of the Subsequent Portfolios purchased under the Master Transfer Agreement; and	5,303,548.46
(B) thereafter, to credit any Purchase Shortfall Amount to (and/or retain such amount in) the Collection Account;	0.00
(ix) ninth, in or towards repayment, pro rata and pari passu, of the Class A Redemption Amount;	10,009,490.40
bis delta due to Monte Titoli rounding	1.80
(x) tenth, in or towards repayment, pro rata and pari passu, of the Class B Redemption Amount;	556,082.80
bis delta due to Monte Titoli rounding	0.10
(xi) eleventh, after the delivery of a Set-Off Reserve Trigger Notice, to credit the Set-Off Reserve Account with the amount required such that the Set-Off Reserve equals the Target Set-Off Reserve Amount;	0.00
(xii) twelfth, in or towards satisfaction of all amounts due and payable to the Subscriber and the Sole Arranger under the terms of the Underwriting Agreement;	0.00
(xiii) thirteenth, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of all amounts due and payable to Santander Consumer Bank in respect of the Seller's Claims (if any) under the terms of the Master Transfer Agreement and the Warranty and Indemnity Agreement;	21,405.00
(xiv) fourteenth, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of all amounts due and payable to the Servicer in respect of: (A) the Servicer's Advance (if any) under the terms of the Servicing Agreement; and (B) the insurance premiums (if any) advanced by Santander Consumer Bank in its capacity as Servicer under the terms of the Servicing Agreement;	0.00
(xv) fifteenth, in or towards satisfaction of all amounts of interest due and payable to the Subordinated Loan Provider under the terms of the Subordinated Loan Agreement;	0.00
(xvi) sixteenth, in or towards satisfaction of all amounts of principal due and payable to the Subordinated Loan Provider under the terms of the Subordinated Loan Agreement;	0.00
(xvii) seventeenth, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof, of any and all outstanding fees, costs, liabilities and any other expenses to be paid to fulfil obligations to any Other Issuer Creditor incurred in the course of the Issuer's business in relation to this Securitisation (other than amounts already provided for in this Pre-Trigger Priority of Payments);	0.00
(xviii) eighteenth, in or towards satisfaction, pro rata and pari passu, of all amounts of interest due and payable on the Junior Notes;	26,000.00
(xix) nineteenth, in or towards repayment, pro rata and pari passu, of the Class Z Redemption Amount until the Principal Amount Outstanding of such Junior Notes is equal to 30,000;	556,082.80
bis delta due to Monte Titoli rounding	0.10
(xx) twentieth, on the Cancellation Date, in or towards satisfaction, pro rata and pari passu, of the Principal Amount Outstanding of the Junior Notes until such Junior Notes are repaid in full; and	0.00
(xxi) twenty-first, up to, but excluding, the Cancellation Date, in or towards satisfaction, pro rata and pari passu of the Junior Notes Additional Remuneration (if any) due and payable on the Junior Notes.	2,570,044.56



Account Information

Account Information	
<b>Cash Reserve</b>	
Target Cash Reserve Amount	10,364,088.25
Beginning Balance	10,543,702.99
withdrawals	10,543,702.99
credits through waterfall	10,364,088.25
credits through Subordinated Loan	0.00
Ending balance	10,364,088.25
<b>Set-Off Reserve Account</b>	
Target Set-Off Reserve Amount	0.00
Beginning Balance	0.00
Withdrawals	0.00
credits through waterfall	0.00
credits through Subordinated Loan	0.00
Ending Balance	0.00
<b>Expenses Account</b>	
Account Opening Balance	30,000.00
Total Credit Amount	0.00
Total Debit Amount	0.00
Account Closing Balance	30,000.00



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## Triggers

Triggers	
<b>Trigger Events</b>	
Issuer Non-payment of P&I	NO
Issuer Breach of other obligations	NO
Issuer Breach of representations and warranties	NO
Issuer Insolvency	NO
Issuer Unlawfulness	NO
Trigger Event Notice	NO
<b>Purchase Termination Events</b>	
Seller Breach of other obligations	NO
Seller Breach of representations and warranties	NO
Breach of ratios:	NO
Cumulative Default	14,125,616.86
Outstanding Principal of all Claims	955,089,838.36
Cumulative Default Ratio	1.4790%
Relevant Default Trigger	6.50
the Cumulative Default Ratio, calculated as at the relevant Calculation Date, is higher than the Relevant Default Trigger;	NO
Arrear Claims	215,997.83
Aggregate Portfolio Outstanding Amount at the first day of such Collection Period	647,003,803.76
Arrear Ratio t	0.0334%
Arrear Ratio t-1	0.0370%
Arrear Ratio t-2	0.0287%
the Arrear Ratio for the 3 (three) immediately preceding Collection Periods is higher than 7%;	NO
Issuer Available Funds after Item IX	3,729,615.36
Payment under item X(Class B redemption)	556,082.90



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## Triggers

the Uncleared Principal Event, means the circumstance that there are insufficient Issuer Available Funds to meet in full, on the immediately following Payment Date, the payment under item (x) of the Pre-Trigger Priority of Payments.	NO
Collections not transferred by the Servicer	NO
Servicer Report delivery failure (for 7 days)	NO
Seller fails, during the Programme Period, to offer sale of Issuer Subsequent Portfolios for 3 consecutive Offer Dates	NO
Servicer Termination Event	NO
Seller Insolvency	NO
Purchase Termination Notice	NO
<b>Set-Off Reserve Trigger Events</b>	
the Target Set-Off Reserve Amount is higher than zero;	NO
the Servicer's Owner ceases to have any of the Set-Off Required Ratings or any of such ratings has been withdrawn;	NO
the Servicer's Owner ceases to own, directly or indirectly, at least 75% of the share capital of the Seller.	NO
<b>Commingling Reserve Trigger Event</b>	
the Servicer's Owner ceasing to have any the Commingling Required Ratings or any of such ratings has been withdrawn;	NO
the Servicer's Owner ceases to own, directly or indirectly, 75% of the share capital of Santander Consumer Bank.	NO

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SERVICER REPORT (monthly)  
Reference period from 28th November to 27th December 2023

Portfolio Outstanding	EUR
Portfolio Outstanding Principal Balance at the end of the previous Collection Period	647,003,803.76
Purchase Price of the Portfolio transferred during the Collection Period	5,857,058.87
Portfolio Outstanding Principal Balance at the end of this Collection Period	636,435,660.05
Outstanding Notes Balance (prior to Payment Date)	652,860,868.51
Average Nominal Interest Rate (T.A.N.)	6.15%
Cumulative Purchase Price of transferred portfolios	955,089,838.36
Periodic CPR	1.1%
Annualised Constant Prepayment Rate	12.3%

  

Collection for the Reference Period	Theoretical	Current
Principal Installments	8,317,848.22	8,627,539.70
Interest Installments	3,278,853.45	3,366,949.55
Collection Fees	-	-
Interest on late payments	-	-
Prepayments	-	6,926,008.14
Prepayments Fees	-	38,120.50
Collection from Delinquent loans	-	-
-of which Principal components	-	-
-of which Interest components	-	-
Recoveries on Defaulted Loans	-	906,472.35
Reurchases for breach of W&I	-	-
-of which Principal components	-	-
-of which Interest components	-	-
Reurchases for Servicing	-	-
-of which Principal components	-	-
-of which Interest components	-	-
Other Principal Inflow	-	-
Other Interest Inflow	-	-
Other Collection not due	-	-
<b>TOTAL COLLECTIONS</b>		<b>19,867,090.24</b>
<b>TOTAL AVAILABLE COLLECTIONS</b>		<b>19,867,090.24</b>
<b>TOTAL PRINCIPAL COMPONENTS</b>		<b>15,553,547.84</b>
<b>TOTAL INTEREST COMPONENTS</b>		<b>4,313,542.40</b>

  

Replenishment Available Amount	EUR
Replenishment Available Amount	16,425,206.46
Amounts retained to Collection Account	-

For Junior Notes Interest Amount determination purposes	EUR
Revenues from interests instalments by compliance (Aggregate of all interest amounts accrued, although not yet paid, in respect of consumer loans during the collection period immediately preceding such Calculation Date)	3,236,364.99

Arrears Loans	Principal	Interest	Total
<b>Past due &amp; Unpaid</b>			
30-60	78,460.72	31,485.05	109,925.77
60-90	65,064.07	21,877.60	86,941.67
90-120	28,722.46	9,842.55	38,565.01
120-150	11,077.11	2,799.53	13,876.64
150-180	1,099.48	46.92	1,146.40
180-210	14,708.02	6,520.87	21,228.89
210-240	16,865.97	5,048.50	21,914.47

Outstanding not past due	Principal
30-60	3,551,361.29
60-90	2,002,416.89
90-120	851,981.89
120-150	255,098.32
150-180	1,711.08
180-210	325,787.27
210-240	228,737.10

Defaulted Loans	EUR
Defaulted Loans in the reference period	883,511.45
Recoveries on Defaulted Loans in the reference period	906,472.35
Defaulted Loans as of the Valuation Date	2,483,699.10
Gross accumulated Defaulted Loans	14,126,616.86
Accumulated Recoveries on Defaulted Receivables since issue date	11,688,142.23
Cumulative Losses	2,437,474.63
Periodic CPR	0.14%
Annualised Constant Default Rate	1.63%

Repurchases for Servicing	Outstanding Amount (A)	Performance (% of Initial Portfolio)	Limit	Breach
Individual Receivables Repurchases inception to date	-	0.00%	15%	N
Individual Receivables Repurchase current year	-	0.00%	10%	N

Modified Loans	EUR
Modified Loans during the reference period	-
Modified Loans inception to date	-

Purchase Termination Event Ratios	Performance	Limit	Breach
Arrear Ratio I	0.03%	<=7%	N
Arrear Ratio I-1	0.04%	<=7%	N
Arrear Ratio I-2	0.03%	<=7%	N
Cumulative Default Ratio	1.48%	<=6.5%	N

Prepayment Exposure	EUR
Accrued Prepayment Exposure	24,589,456.28

Concentration Criteria	Current Valuation Date	Limit	Breach
Average Nominal Interest Rate (T.A.N.)	6.1%	>= 5%	N
South	49.0%	< 60%	N
Private Employers	14.7%	< 25%	N
Pension Assignment (CQP)	44.3%	< 50%	N
Payment Delegation (DP)	10.2%	< 20%	N
Top Employer (other than Public)	0.39%	< 2%	N
Top 5 Employers (other than Public)	1.14%	< 5%	N
Top 10 Employers (other than Public)	1.71%	< 8%	N
CF LIFE COMP ASS. VITA SPA - Insurance Company	24.05%	< 40%	N
CF ASSICURAZIONI SPA - Insurance Company	23.23%	< 40%	N
NET INSURANCE LIFE SPA - Insurance Company	14.73%	< 30%	N
NET INSURANCE SPA - Insurance Company	9.04%	< 30%	N
Not Approved Insurance Companies or Rated Insurance Companies	2.51%	< 3%	N
Loans that have 2 unpaid instalments	refer to Summary report	< 3%	

Portfolio Breakdown by Product	EUR	%
Salary Assiornment	289,521,758.24	45.5%
Pension Assignment	262,157,465.07	44.33%
Payment Delegation	84,756,438.14	10.2%
<b>TOTAL</b>	<b>636,435,660.05</b>	<b>100.0%</b>

Portfolio Breakdown by Geographical Area	EUR	%
North	181,265,073.51	28.48%
Centre	143,217,743.08	22.50%
South + Islands	311,952,843.46	49.02%
<b>TOTAL</b>	<b>636,435,660.05</b>	<b>100%</b>

Portfolio Breakdown by Employer Type	EUR	%
Public	523,303,835.41	82.22%
Para-Public	19,597,935.12	3.08%
Private	93,533,889.52	14.70%
<b>TOTAL</b>	<b>636,435,660.05</b>	<b>100%</b>

Servicing Fees (including VAT if applicable)	EUR
Servicing Fee (Percentage of 0.125%)	67,396.23
Recovery Fee (Percentage of 0.2% of Recoveries on Defaulted Loans)	1,812.84
Invoices	13,050.00
<b>TOTAL</b>	<b>82,259.07</b>

## Life Insurer

Insurer	No.	Current Balance	Pct (%)
CF LIFE COMP. ASS. VITA SPA	13,716	153,042,800	24.05%
AXA FRANCE VIE	19,750	144,777,435	22.75%
NET INSURANCE LIFE SPA	9,495	93,752,609	14.73%
METLIFE EUROPE D.A.C.	5,171	85,760,837	13.48%
CNP VITA ASSICURAZIONE SPA	5,629	80,293,033	12.62%
ELIPS LIFE LTD	4,404	59,905,238	9.41%
CARDIF ASSICURAZIONI SPA	2,002	2,908,303	0.46%
ERGO ASSICURAZIONI SPA	601	4,824	0.00%
CARDIF - ASSURANCE VIE SA	70	3,347	0.00%
Other	690	15,987,234	2.51%
<b>Total:</b>	<b>61,528</b>	<b>636,435,660</b>	<b>100.00%</b>

## Job Insurer

Insurer	No.	Current Balance	Pct (%)
CF ASSICURAZIONI SPA	14,929	147,850,531	23.23%
GREAT AMERICAN INTERNATIONAL	4,600	75,587,209	11.88%
AXA FRANCE IARD/ INTER PARTNER	10,402	73,438,825	11.54%
NET INSURANCE SPA	5,627	57,554,153	9.04%
Not Applicable (Pensioners)	25,970	282,004,942	44.31%
Other	-	-	0.00%
<b>Total:</b>	<b>61,528</b>	<b>636,435,660</b>	<b>100.00%</b>

## Top Employers (other than Public)

ID	Employer	Current Balance	Pct (%)	Cumulated pct (%)	
1	Employer 1	2,474,767	0.39%	0.39%	Top
2	Employer 2	1,905,204	0.30%	0.69%	
3	Employer 3	1,006,828	0.16%	0.85%	
4	Employer 4	975,250	0.15%	1.00%	
5	Employer 5	895,122	0.14%	1.14%	Top 5
6	Employer 6	868,189	0.14%	1.28%	
7	Employer 7	741,296	0.12%	1.39%	
8	Employer 8	740,007	0.12%	1.51%	
9	Employer 9	644,947	0.10%	1.61%	
10	Employer 10	620,240	0.10%	1.71%	Top 10
	Other	102,259,975	16.07%	17.78%	
	<b>Total:</b>	<b>113,131,825</b>	<b>17.78%</b>		

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### SUMMARY REPORT Subsequent Valuation Date January 10th, 2024

Portfolio	EUR
Portfolio Outstanding Principal Balance at the end of this Collection Period	636.435.660,05
Subsequent Portfolio at the Subsequent Valuation Date - Outstanding Principal	5.303.548,46
Aggregate Portfolio Outstanding Principal at the Subsequent Valuation Date (inclusive of the Subsequent Portfolio)	641.739.208,51
Number of Loans included in the Subsequent Portfolio	279
<i>accrued interest to be paid back to Santander Consumer Bank (rateo interest) - Subsequent Portfolio</i>	24.136,93

Concentration Criteria	Current Valuation Date	Limit	Breach
Average Nominal Interest Rate (T.A.N.)	6,17%	≥ 5%	N
South	48,94%	< 60%	N
Private Employers	14,82%	< 25%	N
Pension Assignment (CQP)	44,27%	< 50%	N
Payment Delegation (DP)	10,17%	< 20%	N
Top Employer (other than Public)	0,39%	< 2%	N
Top 5 Employers (other than Public)	1,14%	< 5%	N
Top 10 Employers (other than Public)	1,71%	< 8%	N
CF LIFE COMP. ASS. VITA SPA - Insurance Company	24,00%	< 40%	N
CF ASSICURAZIONI SPA - Insurance Company	23,19%	< 40%	N
NET INSURANCE LIFE SPA - Insurance Company	14,74%	< 30%	N
NET INSURANCE SPA - Insurance Company	9,03%	< 30%	N
Not Approved Insurance Companies or Rated Insurance Companies	2,62%	< 3%	N
Loans that have 2 unpaid installments comprised in the relevant Subsequent Portfolio	0,80%	< 3%	N

Aggregate Portfolio Breakdown for Product	Aggregate Portfolio	%
Salary Assignment	292.349.381,21	45,6%
Pension Assignment	284.098.873,82	44,3%
Payment Delegation	65.290.953,48	10,2%
<b>TOTAL</b>	<b>641.739.208,51</b>	<b>100,0%</b>

Aggregate Portfolio Breakdown for Geographical Area	Aggregate Portfolio	%
North	183.366.361,80	28,6%
Centre	144.309.392,74	22,5%
South + Islands	314.063.453,97	48,9%
<b>TOTAL</b>	<b>641.739.208,51</b>	<b>100,0%</b>

Portfolio Breakdown by Employer Type	Aggregate Portfolio	%
Public	526.828.659,28	82,1%
Para-Public	19.810.984,50	3,1%
Private	95.099.564,73	14,8%
<b>TOTAL</b>	<b>641.739.208,51</b>	<b>100,0%</b>