

Citibank N.A.  
SILK FINANCE NO. 6  
Investor Report



Calculation Period End Date: 28-Feb-2026

**Deal Information:**

|                               |  |              |                             |
|-------------------------------|--|--------------|-----------------------------|
| Closing Date                  | 28-May-2025  | Cash Manager | Alex Tickett                |
| Payment Date                  | 25-Mar-2026  | Title        | VICE PRESIDENT              |
| Prior Payment Date            | 30-Dec-2025  | Tel          | +44 20 7508 4637            |
| Next Payment Date             | 25-Jun-2026  | Email        |                             |
| Days in the Interest Period   | 85   | Address      | Citigroup Centre            |
| Calculation Period Start Date | 01-Dec-2025  |              | Canada Square, Canary Wharf |
| Calculation Period End Date   | 28-Feb-2026  |              | London, E14 5LB             |
| Issuer                        | Tagus – Sociedade de Titularização de Créditos, S.A. |              | 213800D3OXAL3N7T1S19        |
| Calculation Agent             | Citibank Europe PLC                                  |              | N1FBEDJ5J41VKZLO2475        |
| Account Bank                  | Citibank Europe PLC                                  |              | N1FBEDJ5J41VKZLO2475        |
| Paying Agent                  | Citibank Europe PLC                                  |              | N1FBEDJ5J41VKZLO2475        |
| Originator                    | Santander Consumer Finance                           |              | 549300UP6NJ84OIWNL46        |
| Servicer                      | Santander Consumer Finance                           |              | 549300UP6NJ84OIWNL46        |
| Arranger                      | Banco Santander, S.A.                                |              | 5493006QMFDDMYWIAM13        |
| Hedge Counterparty            | Banco Santander Totta, S.A.                          |              | 549300URJH9VSI58CS32        |

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**Note Details:**

| Note Description | Original Balance | ISIN         | Currency | Index          | Maturity Date | Fitch Rating | DBRS Rating |
|------------------|------------------|--------------|----------|----------------|---------------|--------------|-------------|
| Class A          | 368,500,000.00   | PTTUSDOM0008 | EUR      | 3M Euribor     | 25-Dec-2039   | AAA          | AAA         |
| Class B          | 47,300,000.00    | PTTUSEOM0007 | EUR      | 3M Euribor     | 25-Dec-2039   | AA-          | AA          |
| Class C          | 27,000,000.00    | PTTUSFOM0006 | EUR      | 3M Euribor     | 25-Dec-2039   | BBB          | BBB         |
| Class D          | 7,200,000.00     | PTTUSGOM0005 | EUR      | 3M Euribor     | 25-Dec-2039   | BB+          | BB (high)   |
| Class E          | 4,900,000.00     | PTTUSHOM0004 | EUR      | 3M Euribor     | 25-Dec-2039   | BB+          | BB (high)   |
| Class R          | 1.00             | PTTUSIOM0003 | EUR      | 3M Euribor     | 25-Dec-2039   | NR           | NR          |
| Class X          | 1,369,000.00     | PTTUSJOM0002 | EUR      | Class X Amount | 25-Dec-2039   | NR           | NR          |

**Payment Distributions (EUR) - Interest:**

| Note Description | Days Accrual (1) | Method (2) | Base Rate (%) (3) | Margin (%) (4) | Interest Rate (%) (5) = (3 + 4) | Accrued Interest Current Period (6) | Prior Unpaid & Penalty Interest (7) | Total Interest Due (8) = (6 + 7) | Interest Paid (9)   | Current Unpaid Interest (10) = (8 - 9) |
|------------------|------------------|------------|-------------------|----------------|---------------------------------|-------------------------------------|-------------------------------------|----------------------------------|---------------------|--|
| Class A          | 85               | A/360      | 2.02200           | 0.95000        | 2.97200                         | 2,585,846.39                        | 0.00                                | 2,585,846.39                     | 2,585,846.39        | 0.00                                   |
| Class B          | 85               | A/360      | 2.02200           | 1.20000        | 3.22200                         | 359,834.75                          | 0.00                                | 359,834.75                       | 359,834.75          | 0.00                                   |
| Class C          | 85               | A/360      | 2.02200           | 1.70000        | 3.72200                         | 237,277.50                          | 0.00                                | 237,277.50                       | 237,277.50          | 0.00                                   |
| Class D          | 85               | A/360      | 2.02200           | 3.04000        | 5.06200                         | 86,054.00                           | 0.00                                | 86,054.00                        | 86,054.00           | 0.00                                   |
| Class E          | 85               | A/360      | 2.02200           | 2.69000        | 4.71200                         | 0.00                                | 0.00                                | 0.00                             | 0.00                | 0.00                                   |
| Class R          | 85               | A/360      | 2.02200           | 4.03000        | 6.05200                         | 0.01                                | 0.00                                | 0.01                             | 0.01                | 0.00                                   |
| Class X          | 85               | N/A        | N/A               | N/A            | N/A                             | 0.00                                | 0.00                                | 0.00                             | 3,335,440.72        | 0.00                                   |
|                  |                  |            |                   |                |                                 | <b>3,269,012.65</b>                 | <b>0.00</b>                         | <b>3,269,012.65</b>              | <b>6,604,453.37</b> | <b>0.00</b>                            |

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**Payment Distributions (EUR) - Principal:**

| Note Description | Original Balance<br>(1) | Beginning Balance<br>(2) | Principal Paid<br>(3) | Ending Balance<br>(4) = (2 - 3) | Ending Pool Factor<br>(5) = (4 / 1) |
|------------------|-------------------------|--------------------------|-----------------------|---------------------------------|-------------------------------------|
| Class A          | 368,500,000.00          | 368,500,000.00           | 28,936,577.55         | 339,563,422.45                  | 0.921475                            |
| Class B          | 47,300,000.00           | 47,300,000.00            | 0.00                  | 47,300,000.00                   | 1.000000                            |
| Class C          | 27,000,000.00           | 27,000,000.00            | 0.00                  | 27,000,000.00                   | 1.000000                            |
| Class D          | 7,200,000.00            | 7,200,000.00             | 0.00                  | 7,200,000.00                    | 1.000000                            |
| Class E          | 4,900,000.00            | 0.00                     | 0.00                  | 0.00                            | 0.000000                            |
| Class R          | 1.00                    | 1.00                     | 0.00                  | 1.00                            | 1.000000                            |
| Class X          | 1,369,000.00            | 1,000.00                 | 0.00                  | 1,000.00                        | 0.000730                            |
|                  | <b>456,269,001.00</b>   | <b>450,001,001.00</b>    | <b>28,936,577.55</b>  | <b>421,064,423.45</b>           |                                     |

**Available Interest Distribution Amount:**

|   | Amount (EUR)         |
|---|----------------------|
| (a) any Interest Collections Proceeds and other interest amounts received by the Issuer as interest payments under or in respect of the Receivables during the Calculation Period immediately preceding such Interest Payment Date (less the amount of any Incorrect Payments made which are attributable to interest), including any insurance-related payments which are attributable to interest; plus   | 7,355,587.02         |
| (b) any amount deducted from the Commingling Reserve Ledger following a Commingling Event and up to the amount of the Interest Collections Proceeds which are the subject of a Commingling Event during the Calculation Period immediately preceding such Interest Payment Date; plus   | 0.00                 |
| (c) any Recoveries received by the seller of the Receivables or the Servicer during the Calculation Period immediately preceding such Interest Payment Date; plus   | 0.00                 |
| (d) where the proceeds or estimated proceeds of disposal or, on maturity, the maturity proceeds of any Authorised Investment received in relation to the Calculation Period immediately preceding such Interest Payment Date exceeds the original cost of such Authorised Investment, the amount of such excess together with interest thereon; plus  | 0.00                 |
| (e) any amount standing to the credit of the Reserve Account and recorded in the General Reserve Ledger; plus   | 4,950,000.00         |
| (f) interest accrued and credited to the Transaction Accounts during the Calculation Period immediately preceding such Interest Payment Date, less any amount paid, including any Third Party Expenses, during the Calculation Period immediately preceding such Interest Payment Date; plus  | 107,918.87           |
| (g) any Principal Addition Amounts; plus  | 0.00                 |
| (h) the remaining Available Principal Distribution Amount after all payments of the Pre-Enforcement Principal Payment Priorities have been made in full; plus   | 0.00                 |
| (i) any amounts received by the Issuer under the Swap Agreement (other than any Swap Excluded Amounts), plus only to the extent the Swap Agreement is early terminated, the following amounts as notified to the Transaction Manager by the Issuer: (i) if the Swap Termination Amount is payable by the Swap Counterparty to the Issuer, any amounts held by the Issuer as collateral, or  | 2,148,375.00         |
| (ii) if the Swap Termination Amount is payable by the Issuer to the Swap Counterparty and the amounts held by the Issuer as collateral are higher than such Swap Termination Amount, the amount of collateral held which exceeds the Swap Termination Amount payable to the Swap Counterparty. For the avoidance of doubt, the Swap Termination Amount shall be paid by the Issuer to the Swap Counterparty using the collateral amounts held (if any) by the Issuer. In the event that such collateral amounts are not sufficient, the Swap Termination Amount (or the part of the Swap Termination Amount not covered by the collateral held by the Issuer) shall be paid in accordance with the Pre-Enforcement Interest Payment Priorities or the Post-Enforcement Payment Priorities, as applicable; | 0.00                 |
| <b>Total</b>  | <b>14,561,880.89</b> |

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**Available Principal Distribution Amount:**

|  | Amount (EUR)         |
|--|----------------------|
| (a) the amount of any Principal Collections Proceeds and any other Principal Component received by the Issuer during the Calculation Period immediately preceding such Interest Payment Date (less the amount of any Incorrect Payments made which are attributable to principal) including any insurance-related payments which are attributable to principal; plus | 28,541,958.44        |
| (b) any amount deducted from the Commingling Reserve Ledger, following a Commingling Event and up to the amount of the Principal Collections Proceeds which are the subject of a Commingling Event during the Calculation Period immediately preceding such Interest Payment Date; plus  | 0.00                 |
| (c) any amounts standing to the credit of the Payment Account to the extent they relate to any principal amounts (including any amounts standing to the credit of the Purchase Shortfall Ledger); plus   | 0.00                 |
| (d) such amount of the Available Interest Distribution Amount as is credited to the Payment Account and which is applied by the Transaction Manager on such Interest Payment Date in reducing the debit balance on the Principal Deficiency Ledgers; plus  | 394,575.11           |
| (e) any amounts credited on the Purchase Shortfall Ledger on the immediately preceding Interest Payment Date;  | 44.00                |
| <b>Total</b>   | <b>28,936,577.55</b> |

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**Pre-Enforcement Interest Priority of Payments:**

|  | Amount Paid  | Amount Remaining |
|--|--------------|------------------|
| (a) first, in or towards payment pari passu and on a pro rata basis of the Issuer's liability to tax, in relation to this Transaction, if any;   | 190.00       | 14,561,690.89    |
| (b) second, in or towards payment pari passu and on a pro rata basis of the fees, Liabilities and expenses of the Common Representative, including the Common Representative Liabilities;  | 1,250.00     | 14,560,440.89    |
| (c) third, in or towards payment pari passu and on a pro rata basis of the Issuer Expenses;  | 115,827.02   | 14,444,613.87    |
| (d) fourth, in or towards payment pari passu and on a pro rata basis of the Replacement Servicing Costs to the Replacement Servicer, solely to the extent that the funds standing to the credit of the Replacement Servicer Fee Reserve Account are insufficient to settle the Replacement Servicing Costs which are due and payable on such date ;  | 0.00         | 14,444,613.87    |
| (e) fifth, in or towards payment of any amount, other than Swap Excluded Amounts to the extent such amounts are otherwise paid in accordance with the applicable Swap Agreement and (if applicable) the Transaction Documents, due to the Swap Counterparty under the Swap Agreement, including, amongst others, towards payment of the Swap Termination Amount (except if there is a Swap Counterparty Default or a Swap Counterparty Termination Event); | 2,247,187.50 | 12,197,426.37    |
| (f) sixth, in or towards payment pari passu and on a pro rata basis of the Interest Amount in respect of the Class A Notes;  | 2,585,846.39 | 9,611,579.98     |
| (g) seventh, to the extent that (i) the Class B Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class B Principal Deficiency Ledger on the previous Interest Payment Date (after making all payments due on such date) is less than 30% of the Principal Amount Outstanding of the Class B Notes, in or towards payment pari passu and on a pro rata basis of the Interest Amount in respect of the Class B Notes;             | 359,834.75   | 9,251,745.23     |
| (h) eighth, to the extent that (i) the Class C Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class C Principal Deficiency Ledger on the previous Interest Payment Date (after making all payments due on such date) is less than 30% of the Principal Amount Outstanding of the Class C Notes, in or towards payment pari passu and on a pro rata basis of the Interest Amount in respect of the Class C Notes;              | 237,277.50   | 9,014,467.73     |
| (i) ninth, to the extent that (i) the Class D Notes are the Most Senior Class of Notes or (ii) the amount in debit on the Class D Principal Deficiency Ledger on the previous Interest Payment Date (after making all payments due on such date) is less than 30% of the Principal Amount Outstanding of the Class D Notes, in or towards payment pari passu and on a pro rata basis of the Interest Amount in respect of the Class D Notes;               | 86,054.00    | 8,928,413.73     |
| (j) tenth, in or towards replenishment of the Reserve Account balance recorded in the General Reserve Ledger up to the Reserve Account Required Amount;  | 4,950,000.00 | 3,978,413.73     |

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|   | Amount Paid | Amount Remaining |
|---|-------------|------------------|
| (k) eleventh, in or towards reduction of the debit balance on the Class A Principal Deficiency Ledger until such balance is equal to zero;  | 0.00        | 3,978,413.73     |
| (l) twelfth, in or towards reduction of the debit balance on the Class B Principal Deficiency Ledger until such balance is equal to zero;   | 0.00        | 3,978,413.73     |
| (m) thirteenth, in or towards reduction of the debit balance on the Class C Principal Deficiency Ledger until such balance is equal to zero;  | 0.00        | 3,978,413.73     |
| (n) fourteenth, in or towards reduction of the debit balance on the Class D Principal Deficiency Ledger until such balance is equal to zero;  | 394,575.11  | 3,583,838.62     |
| (o) fifteenth, in or towards payment pari passu and on a pro rata basis of the Interest Amount and any Deferred Interest Amount Arrears in respect of the Class B Notes (to the extent not paid under item seventh above);  | 0.00        | 3,583,838.62     |
| (p) sixteenth, in or towards payment pari passu and on a pro rata basis of the Interest Amount and any Deferred Interest Amount Arrears in respect of the Class C Notes (to the extent not paid under item eighth above);   | 0.00        | 3,583,838.62     |
| (q) seventeenth, in or towards payment pari passu and on a pro rata basis of the Interest Amount and any Deferred Interest Amount Arrears in respect of the Class D Notes (to the extent not paid under item ninth above);  | 0.00        | 3,583,838.62     |
| (r) eighteenth, in or towards payment pari passu and on a pro rata basis of the Interest Amount and any Deferred Interest Amount Arrears in respect of the Class E Notes;   | 0.00        | 3,583,838.62     |
| (s) nineteenth, in or towards payment pari passu on a pro rata basis of the Principal Amount Outstanding of the Class E Notes until all the Class E Notes have been redeemed in full;   | 0.00        | 3,583,838.62     |
| (t) twentieth, in or towards payment pari passu on a pro rata basis of the Servicing Fees, for so long as SCF Portugal is the Servicer;   | 248,397.89  | 3,335,440.73     |
| (u) twenty-first, in or towards payment of any amount, other than Swap Excluded Amounts to the extent such amounts are otherwise paid in accordance with the applicable Swap Agreement and (if applicable) the Transaction Documents, due to the Swap Counterparty under the Swap Agreement including, amongst others, towards payment of the Swap Termination Amount, where there is a Swap Counterparty Default or a Swap Counterparty Termination Event; | 0.00        | 3,335,440.73     |
| (v) twenty-second, if a Replacement Servicer Fee Reserve Funding Failure has occurred which has not been remedied prior to such Interest Payment Date, to credit the Replacement Servicer Fee Reserve Account up to the Required Replacement Servicer Fee Reserve Amount (plus any Replacement Servicer Fee Reserve Shortfall Amount, if applicable);   | 0.00        | 3,335,440.73     |



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**Pre-Enforcement Interest Priority of Payments:**

|  | Amount Paid  | Amount Remaining |
|--|--------------|------------------|
| (w) twenty-third, in or towards payment of the Interest Amount in respect of the Class R Notes;  | 0.01         | 3,335,440.72     |
| (x) twenty-fourth, in or towards payment pari passu on a pro rata basis of the Principal Amount Outstanding of the Class X Notes (except for €1,000, which will be redeemed on the Final Legal Maturity Date or the date on which an early redemption occurs in accordance with the Conditions); | 0.00         | 3,335,440.72     |
| (y) twenty-fifth, in or towards payment pari passu on a pro rata basis of any Class X Distribution Amount due and payable in respect of the Class X Notes.   | 3,335,440.72 | 0.00             |



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**Pre-Enforcement Principal Priority of Payments:**

|   | Amount Paid   | Amount Remaining |
|---|---------------|------------------|
| (a) first, if the Available Interest Distribution Amount (excluding item (g) of the definition) is insufficient to pay items first to ninth of the Pre-Enforcement Interest Payment Priorities, in or towards payment of items first to ninth of the Pre-Enforcement Interest Payment Priorities in the order of priority of the Pre-Enforcement Interest Payment Priorities (such amounts so applied being "Principal Addition Amounts");  | 0.00          | 28,936,577.55    |
| (b) second, during the Revolving Period, to pay the Additional Purchase Price payable in accordance with the Receivables Sale Agreement for any Additional Receivables purchased on such Additional Purchase Date, but only up to the Revolving Period Replenishment Amount;  | 0.00          | 28,936,577.55    |
| (c) third, during the Revolving Period, to credit to the Purchase Shortfall Ledger of the Payment Account with any Available Principal Distribution Amount remaining after items first and second;  | 0.00          | 28,936,577.55    |
| (d) fourth, after the Revolving Period and prior to the occurrence of (i) a Pro Rata Payment Trigger Event and (ii) a Subordination Event, in or towards payment pari passu on a pro rata basis of the Principal Amount Outstanding of the Class A Notes;   | 28,936,577.55 | 0.00             |
| (e) fifth, after the occurrence of a Pro Rata Payment Trigger Event and prior to the occurrence of a Subordination Event, the Pro-Rata Amortisation Ratio Amount shall be applied in or towards payment pari passu on a pro rata basis of the Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes, as applicable, until all the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes have been redeemed in full; | 0.00          | 0.00             |
| (f) sixth, after the occurrence of a Subordination Event, in or towards payment pari passu on a pro rata basis of the Principal Amount Outstanding of the Class A Notes until all the Class A Notes have been redeemed in full;   | 0.00          | 0.00             |
| (g) seventh, after the occurrence of a Subordination Event, in or towards payment pari passu on a pro rata basis of the Principal Amount Outstanding of the Class B Notes until all the Class B Notes have been redeemed in full;   | 0.00          | 0.00             |
| (h) eighth, after the occurrence of a Subordination Event, in or towards payment pari passu on a pro rata basis of the Principal Amount Outstanding of the Class C Notes until all the Class C Notes have been redeemed in full;  | 0.00          | 0.00             |
| (i) ninth, after the occurrence of a Subordination Event, in or towards payment pari passu on a pro rata basis of the Principal Amount Outstanding of the Class D Notes until all the Class D Notes have been redeemed in full; and   | 0.00          | 0.00             |
| (j) tenth, after payment of items first to ninth of the Pre-Enforcement Principal Payment Priorities, if there is still any outstanding Available Principal Distribution Amount, then such Available Principal Distribution Amount shall, on the relevant Interest Payment Date, be applied in accordance with the Pre-Enforcement Interest Payment Priorities on such Interest Payment Date.   | 0.00          | 0.00             |



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**Class A Principal Deficiency Sub-Ledger:**

|   | Total (EUR) |
|---|-------------|
| Starting Balance of the Class A PDL   | 0.00        |
| Principal Loss debited to the Class A PDL   | 0.00        |
| Amount credited to the Class A PDL through the Pre-Enforcement Revenue Priority of Payments | 0.00        |
| Principal Addition Amounts debited to the Class A PDL                                       | 0.00        |
| Class A PDL End Balance   | 0.00        |

**Class B Principal Deficiency Sub-Ledger:**

|   | Total (EUR) |
|---|-------------|
| Starting Balance of the Class B PDL   | 0.00        |
| Principal Loss debited to the Class B PDL   | 0.00        |
| Amount credited to the Class B PDL through the Pre-Enforcement Revenue Priority of Payments | 0.00        |
| Principal Addition Amounts debited to the Class B PDL                                       | 0.00        |
| Class B PDL End Balance   | 0.00        |

**Class C Principal Deficiency Sub-Ledger:**

|   | Total (EUR) |
|---|-------------|
| Starting Balance of the Class C PDL   | 0.00        |
| Principal Loss debited to the Class C PDL   | 0.00        |
| Amount credited to the Class C PDL through the Pre-Enforcement Revenue Priority of Payments | 0.00        |
| Principal Addition Amounts debited to the Class C PDL                                       | 0.00        |
| Class C PDL End Balance   | 0.00        |



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**Class D Principal Deficiency Sub-Ledger:**

|   | Total (EUR) |
|---|-------------|
| Starting Balance of the Class D PDL   | 0.00        |
| Principal Loss debited to the Class D PDL   | 394,575.11  |
| Amount credited to the Class D PDL through the Pre-Enforcement Revenue Priority of Payments | 394,575.11  |
| Principal Addition Amounts debited to the Class D PDL                                       | 0.00        |
| Class D PDL End Balance   | 0.00        |



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**General Reserve Ledger:**

|   | Total (EUR)  |
|---|--------------|
| Balance at the start of the period  | 4,950,000.00 |
| Reserve Account Required Amount   | 4,950,000.00 |
| General Reserve released to Available Interest Distribution Amount            | 4,950,000.00 |
| General Reserve credits through Pre-Enforcement Interest Priority of Payments | 4,950,000.00 |
| Balance at the end of the period  | 4,950,000.00 |

**Commingling Reserve Ledger:**

|  | Total (EUR) |
|--|-------------|
| Balance at the start of the period   | 0.00        |
| Commingling Reserve Ledger Required Amount   | 0.00        |
| Commingling Reserve Ledger Excess Amount released to Available Principal Distribution Amount | 0.00        |
| Commingling Reserve Ledger Amount released to Available Interest Distribution Amount         | 0.00        |
| Credits  | 0.00        |
| Balance at the end of the period   | 0.00        |

**Purchase Shortfall Ledger:**

|  | Total (EUR) |
|--|-------------|
| Balance at the start of the period   | 44.00       |
| Purchase Shortfall Ledger released to Available Principal Distribution Amount            | 44.00       |
| Purchase Shortfall Ledger credits through Pre-Enforcement Principal Priority of Payments | 0.00        |
| Balance at the end of the period   | 0.00        |



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**Replacement Servicer Fee Reserve Account:**

|                  | Total (EUR) |
|------------------|-------------|
| Starting Balance | 0.00        |
| Amount debited   | 0.00        |
| Amount credited  | 0.00        |
| Ending Balance   | 0.00        |

**Cumulative Default Ratio:**

|   | Result         |
|---|----------------|
| Cumulative Default Ratio means the ratio obtained by dividing   |                |
| (A) the Aggregate Principal Outstanding Balance of gross Defaulted Receivables , without considering any recoveries, on the date on which the Receivables have defaulted, by  | 909,280.22     |
| (B) the sum of (1) the Aggregate Principal Outstanding Balance of the Initial Receivables on the Initial Portfolio Determination Date and (2) the Aggregate Principal Outstanding Balance of the Additional Receivables on the relevant Additional Portfolio Determination Date ; | 514,438,312.32 |
| Cumulative Default Ratio  | 0.18%          |
| Cumulative Default Trigger  | 2.50%          |
|   | <b>Pass</b>    |



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**Subordination Events:**

| Description  | Result |
|--|--------|
| (a) an Insolvency Event occurs in respect of the Originator; or  | No     |
| (b) the Cumulative Default Ratio, at the immediately preceding Calculation Date, is equal to or higher than (refer to table)   | No     |
| (c) the Principal Deficiency Ledger has a debit balance in an amount equal to or higher than €2,250,000, which is equivalent to 0.5% of the initial aggregate Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes (for the avoidance of doubt, after the application of the Pre-Enforcement Interest Payment Priorities); or | No     |
| (d) the Originator defaults in the performance or observance of any of its obligations under any of the Transaction Documents to which it is a party (unless such default is remedied within 5 Business Days); or  | No     |
| (e) a Servicer Event occurs; or  | No     |
| (f) the Aggregate Principal Outstanding Balance, as at the immediately preceding Calculation Date, is less than 10% of the Aggregate Principal Outstanding Balance of the Initial Receivables Portfolio as at the Initial Portfolio Determination Date; or   | No     |
| (g) a Swap Counterparty Downgrade Event occurs and none of the remedies provided for in the Swap Agreement are put in place within the term required thereunder;   | No     |

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**Revolving Period Termination Events:**

| Description  | Result |
|--|--------|
| (a) a Subordination Event  | No     |
| (b) the Principal Deficiency Ledgers not being completely reduced to zero on the immediately preceding Interest Payment Date;  | No     |
| (c) tax regulations are amended in such a way that the sale and assignment of Additional Receivables proves to be excessively onerous to the Originator;   | No     |
| (d) the audit reports on the Originator's annual accounts show qualifications, which could affect the Additional Receivables;  | No     |
| (e) the Originator ceases to perform or is replaced as the Servicer, or it fails to comply with any of its material obligations under the Transaction Documents or the Prospectus;   | No     |
| (f) if the Lending Criteria or the Credit and Collection Policies are materially modified, except if permitted under the terms of the Receivables Sale Agreement or the Receivables Servicing Agreement; and   | No     |
| (g) on an Interest Payment Date, the amount standing to the credit of the Purchase Shortfall Ledger is higher than 10% of the aggregate Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes; | No     |

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**Events of Default:**

| Description   | Result |
|---|--------|
| (a) Non-payment: the Issuer fails to pay any amount of (i) interest due on the Most Senior Class (except where the Class E Notes, Class R Notes or Class X Notes are the Most Senior Class) within 10 Business Days of the due date for payment of such interest in accordance with the applicable Payment Priorities, or (ii) interest due on the Class B Notes, the Class C Notes, the Class D Notes or the Class E Notes by the Final Legal Maturity Date (in the case of the Class B Notes, the Class C Notes and the Class D Notes, to the extent they are not the Most Senior Class) or (iii) principal on the Notes by the Final Legal Maturity Date (with the exception of the Class R Notes), subject to Condition 7.1; or | No     |
| (b) Breach of other obligations: the Issuer defaults in the performance or observance of any of its other obligations under or in respect of the Notes or the Common Representative Appointment Agreement and (i) such default is, in the opinion of the Common Representative, incapable of remedy, or (ii) being a default which is, in the opinion of the Common Representative, capable of remedy, remains unremedied for 30 days or such longer period as the Common Representative may agree after the Common Representative has given written notice thereof to the Issuer; or   | No     |
| (c) Issuer Insolvency: an Insolvency Event occurs with respect to the Issuer; or  | No     |
| (d) Unlawfulness: it is or will become unlawful for the Issuer to perform or comply with any of its obligations under or in respect of the Notes or the Common Representative Appointment Agreement.  | No     |



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### Risk Retention

Banco Santander Totta, S.A., in its capacity as an "originator" within the meaning of Article 2(3) of Regulation (EU) 2017/2402 (the "**Securitisation Regulation**") and in reliance upon Article 6(4) of the Securitisation Regulation, undertakes to retain, at all times until the redemption in full of the Notes, a material net economic interest in the securitisation of not less than 5% as contemplated by Article 6(3)(c) of the Securitisation Regulation. Such retention requirement will be satisfied by retaining, from the Closing Date, in accordance with Article 6(3)(c) of the EU Securitisation Regulation, randomly selected exposures equivalent to not less than 5% of the nominal value of the securitised exposures, where such non-securitised exposures would otherwise have been securitised in the securitisation, provided that the number of potentially securitised exposures is not less than 100 at origination until the Final Legal Maturity Date.

Adherence is not monitored by the Cash Manager