



**FONDO DE TITULIZACIÓN DE ACTIVOS
SANTANDER CONSUMER SPAIN AUTO 2012-1**

January 31, 2017

	ARREARS FROM CURRENT MONTH					
	Up to 30 days	From 30 to 60 days	From 60 to 90 days	From 90 to 180 days	From 180 to 365 days	More than 365 days
Principal	67.883,54	38.422,65	63.229,89	78.336,36	153.755,82	0,00
Interest	8.107,40	5.501,79	8.827,48	8.596,75	19.756,28	21.375,25
Credit Rights	1.206.497,15	457.487,63	502.140,52	355.214,05	409.573,56	0,00
number of Credit Rights	308	101	106	100	111	0
% Credit Rights	2,21%	0,84%	0,92%	0,65%	0,75%	0,00%

DATE	ARREARS FROM LAST 12 MONTHS							
	NUM. CR'S	BALANCE CR'S	UNPAID DC'S	PRINCIPAL UNPAID	INTEREST UNPAID	TOTAL UNPAID	BALANCE CR'S UNPAID	% UNPAID
February 29, 2016	25.554	114.731.008,56	1.089	617.767,79	632.801,88	1.250.569,67	5.672.883,59	4,94%
March 31, 2016	24.600	108.026.624,00	1.008	595.492,17	639.573,23	1.235.065,40	5.153.907,95	4,77%
April 30, 2016	23.791	101.696.297,85	1.066	574.585,64	653.741,47	1.228.327,11	5.306.422,80	5,22%
May 31, 2016	22.839	95.472.921,47	1.028	550.896,40	353.001,91	903.898,31	5.008.844,82	5,25%
June 30, 2016	21.922	89.396.227,85	876	509.364,09	102.214,29	611.578,38	4.202.602,23	4,70%
July 31, 2016	21.058	83.699.585,42	874	490.334,60	93.326,40	583.661,00	3.989.508,90	4,77%
August 31, 2016	20.676	78.471.966,76	868	489.828,79	99.216,85	589.045,64	3.896.167,98	4,97%
September 30, 2016	19.713	73.301.654,44	871	492.174,86	91.488,90	583.663,76	3.890.392,22	5,31%
October 31, 2016	18.704	68.150.935,36	851	487.569,40	87.913,95	575.483,35	3.785.302,08	5,55%
November 30, 2016	17.732	63.301.638,64	797	447.297,28	80.762,43	528.059,71	3.428.218,14	5,42%
December 31, 2016	16.641	58.816.777,65	733	429.858,65	76.067,24	505.925,89	3.063.185,52	5,21%
January 31, 2017	15.659	54.517.456,38	726	401.628,26	72.164,95	473.793,21	2.930.912,91	5,38%



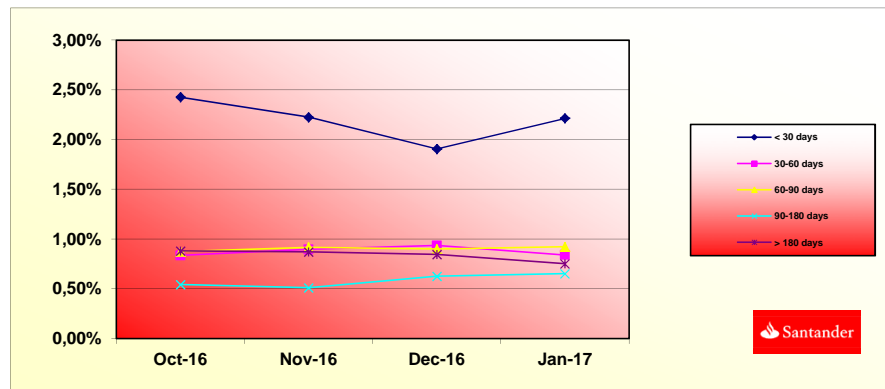
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WRITE OFF (18 MONTHS)	
Cumulative Write Off as of Previous Balance	193.414,53 €
Diference	4.960,06 €
Cumulative Write Off up to Date	198.374,59 €
NET LOSSES	
	5.080.525,68 €

HISTORICAL ARREARS DATA

Date	Oct-16	Nov-16	Dec-16	Jan-17
< 30 days	2,426%	2,226%	1,906%	2,213%
30-60 days	0,834%	0,895%	0,935%	0,839%
60-90 days	0,873%	0,916%	0,898%	0,921%
90-180 days	0,542%	0,509%	0,625%	0,652%
> 180 days	0,880%	0,870%	0,845%	0,751%



MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES			
MONTH	FAILED LOANS	RECOVERIES	% RECOVERY
February 2016	6.351.390,83 €	1.877.633,87 €	30,01%
March 2016	6.450.740,93 €	1.933.788,46 €	30,45%
April 2016	6.578.887,24 €	1.981.844,75 €	30,72%
May 2016	6.693.277,82 €	2.036.212,92 €	30,95%
June 2016	6.793.455,80 €	2.085.373,82 €	31,16%
July 2016	6.888.729,40 €	2.176.598,28 €	32,04%
August 2016	6.979.480,68 €	2.226.290,45 €	32,32%
September 2016	7.039.995,85 €	2.313.891,27 €	33,15%
October 2016	7.121.798,50 €	2.366.924,74 €	33,62%
November 2016	7.220.084,64 €	2.468.113,69 €	34,66%
December 2016	7.267.024,75 €	2.506.879,95 €	34,72%
January 2017	7.359.239,73 €	2.558.294,14 €	35,20%

% Recovery: total recoveries n / total cumulative failed loans n-1