



## **F.T. RMBS 5**

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

**GRAN VIA DE HORTALEZA, 3**

**28033 MADRID**

**[santanderdetitulizacion@gruposantander.com](mailto:santanderdetitulizacion@gruposantander.com)**



NAME OF THE FUND: FONDO DE TITULIZACIÓN RMBS SANTANDER 5

INFORMATION AT: QUARTER/SEMESTER 17 10 2016 - 17 01 2017 YEAR: 2017

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
Ignacio Ortega Gavara-Director General	

### I. DATA OF THE FUND

Constitution Date	December 15th, 2015	Paying Agency	BANCO SANTANDER	
Disbursement Date	December 18th, 2015	Negotiation Market	AIAF	
Final Date of Redemption	October 17th, 2065	Rating Agencies	DBRS / Scope / Moody's	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Banco Santander	Series A	A (low)/A+(sf)/A2 (sf)	A (low)/A+(sf)/A2 (sf)
		Series B	CCC/CC(sf)/Caa1 (sf)	CCC/CC(sf)/Caa1 (sf)
		Series C	C/C(sf)/Ca (sf)	C/C(sf)/Ca (sf)

### II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

SERIES PRIORITY OF PAYMENT (ISIN CODE)	NUMBER OF BONDS	NOMINAL			
			INITIAL	CURRENT	%Curr/In
Series A ES0305108005	10.136	Nominal per Bond	100.000,00 €	90.447,75 €	90,45%
		Total Nominal	1.013.600.000,00 €	916.778.394,00 €	
Series B ES0305108013	2.614	Nominal per Bond	100.000,00 €	100.000,00 €	100,00%
		Total Nominal	261.400.000,00 €	261.400.000,00 €	
Series C ES0305108021	637	Nominal per Bond	100.000,00 €	100.000,00 €	100,00%
		Total Nominal	63.700.000,00 €	63.700.000,00 €	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period January 17th, 2017			Next Payment Date April 18th, 2017		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A	2.384,76 €	68,56 €	0,273%	62,42 €	50,56 €
Series B	0,00 €	81,52 €	0,303%	76,59 €	62,04 €
Series C	0,00 €	1.722,98 €	0,323%	81,65 €	66,14 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS SANTANDER 5

INFORMATION AT:

QUARTER/SEMESTER

17 10 2016 - 17 01 2017

YEAR:

2017

**III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS**

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	8.856	8.595
Principal Outstanding	1.275.000.037,12 €	1.178.178.350,40 €
Principal Outstanding per Loan	143.970,19 €	137.077,18 €
Interest Rate	1,40%	1,09%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	3,64%
Average 12 Moth Single Rate	3,69%
Prepayment Rate from Constitution	3,64%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	172.067,79 €	231.680,28 €	3.155,78 €
Debt to be amortised			1.177.855.776,24 €
Total Debt	172.067,79 €	231.680,28 €	1.177.858.932,02 €

## F.T. RMBS SANTANDER 5

### QUARTERLY BONDS PAYOUT REPORT

January 17,2017

BONDS. PRINCIPAL	
Previous Balance	1.266.050.321,36 €
Principal Amortised	24.171.927,36 €
Outstanding Balance	1.241.878.394,00 €
% of Initial Balance	92,77%
Principal Accrued and unpaid	0,00 €

DATA	
Pool Cut-off Date	January 10,2017
Payment Date	January 17,2017
Previous Payment Date	October 17,2016
Number of Days (Act/360)	92
Reference Interest Rate (%)	-0,327%
Next Payment Date	April 18,2017

INTEREST PAID	
CLASS A	694.924,16 €
CLASS B	213.093,28 €
CLASS C	1.097.538,26 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	January 17,2017
Class A	6,12	6,72
Class B	17,95	19,09
Class C	19,34	20,51

In compliance with the provisions of the prospectus regarding the article 405 from Regulation (EU) No 575/2013 Santander continues to retain a significant net financial interest in this fund on an ongoing basis .

## F.T. RMBS SANTANDER 5

### QUARTERLY COLLATERAL REPORT

January 17,2017

PRINCIPAL	
Previous Balance	1.202.350.331,27 €
Principal Amortised	24.171.980,87 €
Outstanding Balance	1.178.178.350,40 €
Number of Credit Rights	8.595
LTV	95,06%

INTEREST	
Interest received during relevant period	3.292.490,89 €
Interest accrued during relevant period	3.281.357,47 €

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	MORE THAN 180
Principal Balance in Arrears	137.476,39 €	92.692,79 €	49.821,83 €	40.489,91 €	2.093,24 €
Interest accrued on Credit Rights's in Arrears	34.591,40 €	22.219,60 €	12.961,58 €	13.494,57 €	1.062,54 €
Outstanding Balance	48.471.352,44 €	15.230.901,11 €	3.216.297,02 €	4.202.866,63 €	10.677.556,95 €
Number of Credit Rights	362	93	26	31	67
% of Outstanding Balance	4,11%	1,29%	0,27%	0,36%	0,91%

WRITE OFF	
WRITE OFF as of previous balance	0,00 €
Difference in Actual Period	0,00 €
WRITE OFF up to date	0,00 €

## F.T. RMBS SANTANDER 5

### QUARTERLY COLLATERAL REPORT

January 17,2017

<b>CONTENTIOUS</b>	
Last balance	7.907.512,55 €
Difference in Actual Period	3.402.972,28 €
Current balance	11.310.484,83 €
Number of Credit Rights	71

<b>TRANSITORY PROPERTIES</b>	
Last balance	362.356,32 €
Difference in Actual Period	376.600,61 €
Current balance	738.956,93 €
Number of Credit Rights	12

<b>NET LOSSES</b>	
Last balance	290.268,30 €
Difference in Actual Period	560.071,09 €
Current balance	850.339,39 €

## F.T. RMBS SANTANDER 5

### QUARTERLY REPORT - ALLOCATION OF CASH

January 17,2017

TOTAL CASH RECEIVED END OF PERIOD	90.168.844,81 €
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	23.090.618,63 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	3.292.490,89 €
Interest received under GIC	0,00 €
<b>CONTENTIOUS</b>	41.017,18 €
<b>INCOMES/EXPENSES OF TRANSITORY PROPERTIES</b>	(134.706,15) €
<b>WITHHOLDING OF RESERVE FUND</b>	63.700.000,00 €
<b>OTHERS</b>	179.424,26 €

TREASURY ACCOUNT STATEMENT	63.700.000,00 €
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	63.700.000,00 €
Difference	0,00 €
Outstanding Balance	63.700.000,00 €
<b>WITHHOLDING TAXES AND OTHER EXPENSES</b>	0,00 €
<b>OTHERS</b>	0,00 €

TOTAL CASH PAID END OF PERIOD	90.168.844,81 €
Fee management	63.822,81 €
Ordinary Expenses	36.429,30 €
Interest paid to Class A Bondholders	694.924,16 €
Interest paid to Class B Bondholders	213.093,28 €
Principal withholding Series A	24.171.927,36 €
Principal withholding Series B	0,00 €
Interest deferred Class B Bondholders	0,00 €
Withholding reserve fund	63.700.000,00 €
Interest paid to Class C Bondholders	55.183,31 €
Principal withholding Class C	0,00 €
Interest paid to Subordinated Loan	519,61 €
Repayment of Subordinated Loan	184.585,34 €
Fixed fee in favour of Banco Santander	6.000,00 €
Extraordinary interest paid to Class C	1.042.354,95 €
Use of Reserve Fund	0,00 €
Residual	4,69 €

## F.T. RMBS SANTANDER 5

### CREDIT ENHANCEMENT AND SUBORDINATED LOAN

January 17,2017

<b>CREDIT ENHANCEMENT</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>January 17,2017</b>
SUBORDINATED ISSUE	20,50%	22,19%
PRINCIPAL RESERVE FUND	63.700.000 € (5%)	63.700.000,00 € (5,41%)

<b>SUBORDINATED LOANS</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>January 17,2017</b>
SUBORDINATED LOAN PRINCIPAL		
Total Outstanding Subordinated Loan	830.000,00€	415.195,68€
Interest Rate	0,548%	0,323%



## F.T. RMBS SANTANDER 5

### TRIGGERS OF THE MODEL

January 17,2017

RESERVE FUND's TRIGGERS	
<b>1. AMOUNT REQUIRED WITHHELD:</b>	<b>63.700.000,00 €</b>
R.F. SHALL BE THE LESSER OF:	
1.a) INITIAL RESERVE AMOUNT	63.700.000,00 €
1.b) THE GREATER OF:	
1.b.1) 10,00% OUTSTANDING SERIES A and B in Pool Cut-off Date	120.235.032,14 €
1.b.2) 2,50% INITIAL OUTSTANDING SERIES A and B	31.875.000,00 €
<b>2. NEITHER 2.a), 2.b) NOR 2.c) SHALL OCCUR</b>	
2.a) R.F. IN PREVIOUS PAYMENT DATE NOT WITHHELD TOTALLY	NO
2.b) LOANS IN ARREARS >1,00% CR's (WITHOUT WRITE-OFF)	YES
2.d) PAYMENT DATE < 15.12.2018	YES

**RESERVE FUND REQUIRED LEVEL DOES NOT DECREASE**

DEFERRAL INTEREST TRIGGERS	
<b>1. SERIES B WILL DEFER INTEREST PAYMENT IF 1.a) IS GREATER THAN 1.b)</b>	
1.a) Cumulative Write-off loans in Pool Cut-off date	850.339,39 €
1.b) 10% of Initial Outstanding of Credit Rights	127.500.003,71 €

**No deferral on interest of Series B**

FAILED CUMULATIVE LOANS	
Last balance	290.418,30 €
Difference in Actual Period	559.921,09 €
Current balance	850.339,39 €

## F.T. RMBS SANTANDER 5

### DEFINITIONS

January 17,2017

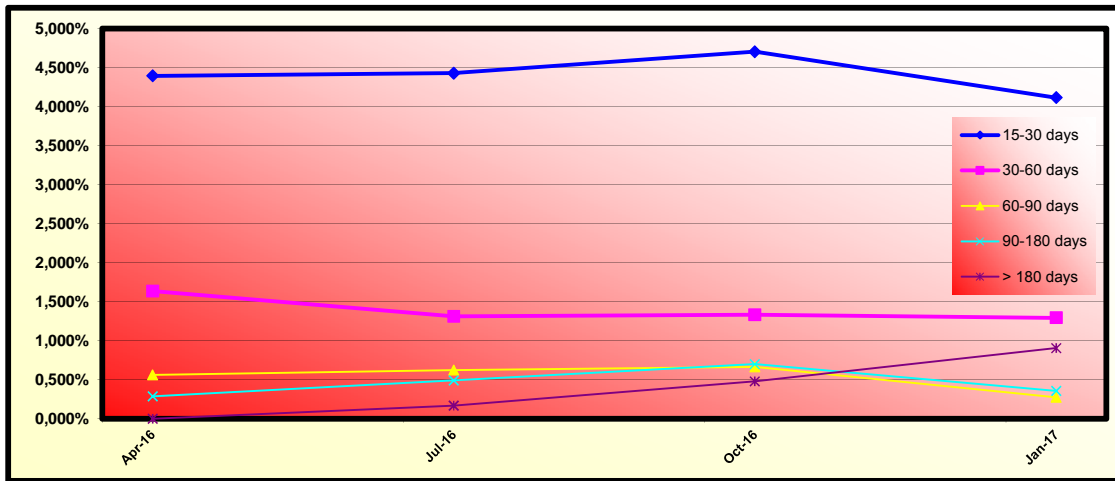
<b><u>POOL CUT-OFF DATE</u></b>	Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments. All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.
<b><u>WRITE OFF</u></b>	Those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months (according to Prospectus) of arrears in due payments.
<b><u>NET LOSSES</u></b>	Those loans which the Originator considers that will not recover (net of recoveries).
<b><u>FAILED LOANS</u></b>	Those loans which the Originator considers that will not recover or those loans that at a given date are unpaid for a period equal or greater than 12 or 18 months (according to Prospectus)
<b><u>TRANSITORY PROPERTIES</u></b>	Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.
<b><u>CONTENTIOUS / JUDICIAL</u></b>	Loans in which the Originator will take legal actions. This amount is included in the bucket > 180 days in arrears.

**FONDO DE TITULIZACIÓN DE ACTIVOS RMBS 5**

**HISTORICAL ARREARS REPORTS**

January 17th, 2017

Date				Jul-16	Oct-16	Jan-17
15-30 days				4,429%	4,702%	4,114%
30-60 days				1,311%	1,332%	1,293%
60-90 days				0,624%	0,664%	0,273%
90-180 days				0,490%	0,700%	0,357%
> 180 days				0,167%	0,479%	0,906%



**FONDO DE TITULIZACIÓN DE ACTIVOS RMBS 5**
**QUARTERLY STATISTIC INFORMATION**

January 17th, 2017

**Debtor's concentration**

Debtor	Ppal Outstanding	%	Nº Assets	%
Debtor nº 1	2.797.936,05	0,2375%	1	0,0116%
Debtor nº 2	2.215.080,74	0,1880%	1	0,0116%
Debtor nº 3	2.033.624,85	0,1726%	1	0,0116%
Debtor nº 4	2.014.024,64	0,1709%	1	0,0116%
Debtor nº 5	1.777.227,70	0,1508%	1	0,0116%
Debtor nº 6	1.656.774,92	0,1406%	1	0,0116%
Debtor nº 7	1.653.078,28	0,1403%	1	0,0116%
Debtor nº 8	1.634.678,71	0,1387%	1	0,0116%
Debtor nº 9	1.538.067,93	0,1305%	1	0,0116%
Debtor nº 10	1.522.211,88	0,1292%	1	0,0116%
Debtor nº 11	1.515.984,45	0,1287%	1	0,0116%
Debtor nº 12	1.493.806,87	0,1268%	1	0,0116%
Debtor nº 13	1.462.033,22	0,1241%	1	0,0116%
Debtor nº 14	1.424.709,07	0,1209%	1	0,0116%
Debtor nº 15	1.276.668,74	0,1084%	1	0,0116%
Debtor nº 16	1.276.336,59	0,1083%	1	0,0116%
Debtor nº 17	1.275.429,08	0,1083%	1	0,0116%
Debtor nº 18	1.252.343,40	0,1063%	1	0,0116%
Debtor nº 19	1.190.619,25	0,1011%	1	0,0116%
Debtor nº 20	1.166.275,20	0,0990%	1	0,0116%
Rest debtors	1.146.001.438,83	97,2689%	8.575	99,7673%
<b>TOTAL</b>	<b>1.178.178.350,40</b>	<b>100,0000%</b>	<b>8.595</b>	<b>100,0000%</b>

**Debtor's Region**

Debtor's Region	Ppal Outstanding	%	Nº Assets	%
ANDALUCIA	221.766.799	18,8229%	1.972	22,9436%
ARAGON	32.205.703	2,7335%	241	2,8040%
ASTURIAS	19.510.976	1,6560%	159	1,8499%
BALEARES	27.347.965	2,3212%	178	2,0710%
CANARIAS	79.505.771	6,7482%	712	8,2839%
CANTABRIA	29.711.165	2,5218%	248	2,8854%
CASTILLA-LEON	51.245.353	4,3495%	476	5,5381%
CASTILLA-LA MANCHA	42.932.959	3,6440%	393	4,5724%
CATALU#A	155.781.345	13,2222%	857	9,9709%
COMUNIDAD VALENCIANA	105.866.916	8,9856%	887	10,3200%
EXTREMADURA	18.220.393	1,5465%	166	1,9314%
GALICIA	37.044.867	3,1442%	352	4,0954%
MADRID	291.577.897	24,7482%	1.492	17,3589%
MURCIA	17.994.563	1,5273%	164	1,9081%
NAVARRA	7.909.138	0,6713%	63	0,7330%
PAIS VASCO	33.099.407	2,8094%	178	2,0710%
LA RIOJA	4.316.267	0,3664%	42	0,4887%
CEUTA	973.617	0,0826%	6	0,0698%
MELILLA	1.167.252	0,0991%	9	0,1047%
<b>TOTAL</b>	<b>1.178.178.350,40</b>	<b>100,0000%</b>	<b>8.595</b>	<b>100,0000%</b>

**LOAN TO VALUE RATIO**

LTV	Ppal Outstanding	%	Nº Assets	%
0 - 10	59	0,6864%	5.930.738	0,5034%
10 - 20	3	0,0349%	77.807	0,0066%
20 - 30	9	0,1047%	699.269	0,0594%
30 - 40	15	0,1745%	1.195.858	0,1015%
40 - 50	23	0,2676%	2.109.754	0,1791%
50 - 60	31	0,3607%	2.913.403	0,2473%
60 - 70	112	1,3031%	12.037.956	1,0217%
70 - 80	1.586	18,4526%	198.325.557	16,8332%
80 - 90	2.494	29,0169%	326.999.288	27,7547%
>100	4.263	49,5986%	627.888.721	53,2932%
<b>TOTAL</b>	<b>8.595</b>	<b>100,0000%</b>	<b>1.178.178.350,40</b>	<b>100,0000%</b>

Weighted Average Ratio: 95,06

**FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER**  
**(AMOUNTS IN EUR)**  
**CPR: 3,64%**

Payment Date	Series A Bonds			Series B Bonds			Series C Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>916.778.394,00</b>	<b>49.815.624,33</b>	<b>966.594.018,33</b>	<b>261.400.000,00</b>	<b>41.899.330,91</b>	<b>303.299.330,91</b>	<b>63.700.000,00</b>	<b>#N/A</b>	<b>#N/A</b>
17-ene-17									
17-abr-17	20.860.329,26	1.828.972,90	22.689.302,16	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul-17	20.797.866,92	1.807.216,06	22.605.082,98	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-17	20.708.929,76	1.784.661,79	22.493.591,55	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-18	20.429.046,68	1.742.429,38	22.171.476,05	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-18	19.962.752,88	1.663.794,53	21.626.547,41	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul-18	20.492.251,93	1.642.012,94	22.134.264,87	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-18	20.383.089,77	1.618.266,50	22.001.356,27	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-19	20.098.712,02	1.576.698,59	21.675.410,61	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-19	19.649.960,90	1.502.325,60	21.152.286,50	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul-19	19.521.289,07	1.479.380,86	21.000.669,94	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-19	19.424.770,30	1.455.827,38	20.880.597,68	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-20	19.170.419,19	1.416.213,80	20.586.632,99	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-20	18.846.848,40	1.362.150,24	20.208.998,64	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-jul-20	18.587.173,46	1.324.133,01	19.911.306,46	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
19-oct-20	18.473.695,51	1.300.778,48	19.774.473,99	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
18-ene-21	18.209.224,16	1.263.104,45	19.472.328,61	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
19-abr-21	17.804.190,46	1.199.318,26	19.003.508,72	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
19-jul-21	17.671.292,82	1.176.730,00	18.848.022,81	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
18-oct-21	17.549.409,41	1.153.623,44	18.703.032,85	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-22	17.294.746,93	1.117.834,34	18.412.581,27	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
18-abr-22	16.897.754,04	1.059.030,58	17.956.784,61	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
18-jul-22	16.754.031,60	1.036.712,00	17.790.743,60	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-22	16.634.705,46	1.013.937,38	17.648.642,85	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-23	16.386.014,47	980.013,67	17.366.028,14	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-23	16.024.430,61	926.018,93	16.950.449,54	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul-23	15.888.927,33	903.984,08	16.792.911,41	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-23	15.780.740,17	881.515,15	16.662.255,32	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-24	15.535.348,47	849.332,96	16.384.681,43	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-24	15.240.970,49	808.763,69	16.049.734,18	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-jul-24	15.043.484,29	778.020,12	15.821.504,41	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-24	14.893.034,14	755.891,11	15.648.925,25	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-25	14.698.942,87	725.519,25	15.424.462,12	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-25	14.351.129,64	680.422,70	15.031.552,34	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul-25	14.203.766,18	659.034,33	14.862.800,51	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-25	14.043.613,63	637.310,25	14.680.923,89	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
19-ene-26	13.842.896,33	608.670,64	14.451.566,98	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-26	13.516.461,41	567.822,10	14.084.283,51	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul-26	13.357.475,79	546.866,27	13.904.342,06	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
19-oct-26	13.196.373,80	525.635,45	13.722.009,25	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
18-ene-27	13.008.419,53	498.723,64	13.507.143,17	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
19-abr-27	12.707.151,97	461.930,03	13.169.082,00	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
19-jul-27	12.547.724,73	441.430,14	12.989.154,87	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
18-oct-27	12.385.110,13	420.692,03	12.805.802,16	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-28	12.200.647,56	395.434,66	12.596.082,22	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-28	11.955.405,83	366.525,72	12.321.931,55	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-jul-28	11.769.287,26	342.409,67	12.111.696,93	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-28	11.605.328,89	322.170,92	11.927.499,81	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-29	11.404.478,29	298.503,78	11.702.982,07	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-29	11.124.618,07	269.262,63	11.393.880,70	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul-29	10.976.615,81	249.814,23	11.226.430,04	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-29	10.795.812,18	230.174,47	11.025.986,65	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-30	10.588.420,55	208.158,21	10.796.578,75	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-30	10.325.657,78	182.509,13	10.508.166,91	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul-30	10.186.144,18	163.708,44	10.349.852,61	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-30	10.006.448,39	144.734,49	10.151.182,87	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene-31	9.823.672,33	124.328,00	9.948.000,33	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr-31	9.585.768,03	102.026,99	9.687.795,02	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul-31	9.454.834,93	83.824,53	9.538.659,47	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct-31	9.292.023,12	65.464,12	9.357.487,24	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
19-ene-32	9.118.334,22	46.514,59	9.164.848,81	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
19-abr-32	8.884.192,01	27.615,80	8.911.807,81	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
19-jul-32	4.806.197,64	9.694,90	4.815.892,54	3.903.648,45	547.110,20	4.450.758,65	0,00	136.544,49	136.544,49
18-oct-32	0,00	0,00	0,00	8.542.469,91	544.862,28	9.087.332,19	0,00	138.044,98	138.044,98
17-ene-33	0,00	0,00	0,00	8.378.647,48	526.786,41	8.905.433,89	0,00	138.044,98	138.044,98
18-abr-33	0,00	0,00	0,00	8.154.560,21	497.990,73	8.652.550,94	0,00	135.044,00	135.044,00
18-jul-33	0,00	0,00	0,00	8.017.853,17	486.456,47	8.504.309,64	0,00	136.544,49	136.544,49
17-oct-33	0,00	0,00	0,00	7.834.953,34	474.836,37	8.309.789,71	0,00	138.044,98	138.044,98
17-ene-34	0,00	0,00	0,00	7.643.056,24	458.257,61	8.101.313,84	0,00	138.044,98	138.044,98
17-abr-34	0,00	0,00	0,00	7.357.002,53	432.474,36	7.789.476,89	0,00	135.044,00	135.044,00
17-jul-34	0,00	0,00	0,00	7.175.948,54	421.881,42	7.597.829,96	0,00	136.544,49	136.544,49
17-oct-34	0,00	0,00	0,00	6.998.089,09	411.333,18	7.409.422,26	0,00	138.044,98	138.044,98
17-ene-35	0,00	0,00	0,00	6.836.469,62	396.525,22	7.232.994,84	0,00	138.044,98	138.044,98
17-abr-35	0,00	0,00	0,00	6.619.434,63	373.753,61	6.993.188,24	0,00	135.044,00	135.044,00
17-jul-35	0,00	0,00	0,00	6.413.431,22	364.051,96	6.777.483,17	0,00	136.544,49	136.544,49
17-oct-35	0,00	0,00	0,00	6.142.948,24	354.481,71	6.497.429,94	0,00	138.044,98	138.044,98
17-ene-36	0,00	0,00	0,00	5.936.789,52	341.483,23	6.278.272,74	0,00	138.044,98	138.044,98
17-abr-36	0,00	0,00	0,00	5.710.469,39	325.345,75	6.035.815,14	0,00	136.544,49	136.544,49
17-jul-36	0,00	0,00	0,00	5.510.011,64	313.393,74	5.823.405,38	0,00	136.544,49	136.544,49
17-oct-36	0,00	0,00	0,00	5.289.559,31	305.178,44	5.594.737,75	0,00	138.044,98	138.044,98
19-ene-37	0,00	0,00	0,00	5.072.528,41	293.985,74	5.366.514,15	0,00	138.044,98	138.044,98
17-abr-37	0,00	0,00	0,00	4.810.013,75	277.094,61	5.087.108,35	0,00	135.044,00	135.044,00
17-jul-37	0,00	0,00	0,00	129.052.115,31	270.106,08	129.322.221,39	63.700.000,00	136.544,49	63.836.544,49

## FONDO DE TITULIZACIÓN RMBS SANTANDER 5

Monthly Single Rate	3,64%
Average 12 Moth Single Rate	3,69%
Prepayment Rate from Constitution	3,64%

3,64%
0,31%

Date	Outstanding	Real outstanding	Prepaym et vector CPR	Remainin g end of month	Average Single Monthly	TACP	Monthly Single Monthly	TACP	Outstanding after payment
18-dic-15	1.275.000.000,00		100,00%	100,00%				3,64%	1.275.000.000,00
31-dic-15	1.272.849.519,03	<b>1.269.646.468,29</b>	99,69%	99,75%	0,25%	2,98%	<b>0,25%</b>	<b>2,98%</b>	1.268.921.157,14
31-ene-16	1.269.871.930,00	<b>1.261.269.179,49</b>	99,38%	99,32%	0,34%	4,00%	<b>0,43%</b>	<b>5,00%</b>	1.262.045.681,16
29-feb-16	1.267.721.449,03	<b>1.254.358.533,00</b>	99,08%	98,95%	0,35%	4,15%	<b>0,38%</b>	<b>4,46%</b>	1.256.020.031,43
31-mar-16	1.264.044.973,09	<b>1.247.020.266,66</b>	98,77%	98,65%	0,34%	3,99%	<b>0,30%</b>	<b>3,49%</b>	1.248.512.310,77
30-abr-16	1.260.327.554,97	<b>1.239.224.253,41</b>	98,47%	98,33%	0,34%	3,97%	<b>0,33%</b>	<b>3,91%</b>	1.240.998.653,90
31-may-16	1.256.592.987,07	<b>1.232.489.534,00</b>	98,16%	98,08%	0,32%	3,80%	<b>0,25%</b>	<b>2,93%</b>	1.233.502.648,59
30-jun-16	1.252.832.904,60	<b>1.225.006.519,37</b>	97,86%	97,78%	0,32%	3,78%	<b>0,31%</b>	<b>3,64%</b>	1.226.016.123,68
31-jul-16	1.249.057.801,28	<b>1.217.391.586,72</b>	97,56%	97,46%	0,32%	3,78%	<b>0,32%</b>	<b>3,79%</b>	1.218.549.406,52
31-ago-16	1.245.209.219,52	<b>1.210.959.644,41</b>	97,26%	97,25%	0,31%	3,65%	<b>0,22%</b>	<b>2,62%</b>	1.211.045.637,63
30-sep-16	1.241.395.741,49	<b>1.205.309.445,08</b>	96,96%	97,09%	0,29%	3,48%	<b>0,16%</b>	<b>1,91%</b>	1.203.610.614,58
31-oct-16	1.237.561.421,23	<b>1.197.510.389,35</b>	96,66%	96,76%	0,30%	3,53%	<b>0,34%</b>	<b>4,00%</b>	1.196.189.803,77
30-nov-16	1.233.719.659,96	<b>1.190.322.067,62</b>	96,36%	96,48%	0,30%	3,52%	<b>0,29%</b>	<b>3,43%</b>	1.188.796.163,71
31-dic-16	1.229.856.160,95	<b>1.181.415.885,88</b>	96,06%	96,06%	0,31%	3,64%	<b>0,44%</b>	<b>5,11%</b>	1.181.415.885,88