



**FONDO DE TITULIZACIÓN DE ACTIVOS
SANTANDER CONSUMER SPAIN AUTO 07-1**

February 28, 2013

	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	283.944,98	189.828,74	248.575,18	485.594,38	1.151.081,70	1.610.204,14
Interest	31.066,71	21.814,93	30.471,17	54.781,88	128.145,71	11.606.232,72
Credit Rights	5.190.861,39	2.241.810,77	2.030.445,27	2.347.944,31	2.989.457,90	2.993.086,02
number of Credit Rights	1.261	521	439	584	775	649
% Credit Rights	3,59%	1,55%	1,40%	1,62%	2,07%	2,07%

ARREARS FROM LAST 12 MONTHS								
DATE	NUM. CR'S	BALANCE CR'S	UNPAID DC'S	PRINCIPAL UNPAID	INTEREST UNPAID	TOTAL UNPAID	BALANCE CR'S UNPAID	% UNPAID
June 30, 2012	62.895	249.810.867,65	3.993	1.864.380,56	322.098,28	2.186.478,84	19.189.184,29	7,68%
July 31, 2012	60.023	233.725.907,87	3.471	1.700.772,98	269.788,51	1.970.561,49	16.064.367,48	6,87%
August 31, 2012	57.076	219.177.602,50	3.417	1.589.089,09	259.118,77	1.848.207,86	15.615.303,73	7,12%
September 30, 2012	54.315	205.456.898,15	3.608	1.635.813,11	259.154,79	1.894.967,90	16.374.991,18	7,97%
October 31, 2012	51.763	191.706.242,00	3.317	1.593.459,37	250.896,34	1.844.355,71	14.694.273,96	7,66%
November 30, 2012	48.498	178.777.595,84	3.239	1.496.244,97	246.183,38	1.742.428,35	14.290.345,79	7,99%
December 31, 2012	45.459	166.833.103,50	3.128	1.446.300,60	215.344,73	1.661.645,33	13.577.300,55	8,14%
January 31, 2013	43.110	155.471.818,08	2.813	1.400.153,71	191.133,64	1.591.287,35	11.885.358,30	7,64%
February 28, 2013	40.403	144.755.815,56	2.682	1.277.684,63	195.526,83	1.473.211,46	11.316.867,30	7,82%



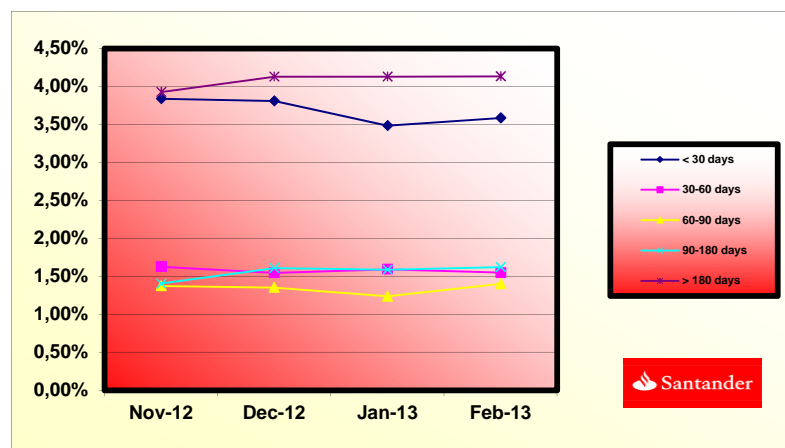
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WRITE OFF (18 MONTHS)	
Cumulative Write Off as of Previous Balance	76.235.241,64 €
Diference	53.489,19 €
Cumulative Write Off up to Date	76.288.730,83 €

HISTORICAL ARREARS DATA

Date	Nov-12	Dec-12	Jan-13	Feb-13
< 30 days	3,838%	3,807%	3,485%	3,586%
30-60 days	1,628%	1,548%	1,594%	1,549%
60-90 days	1,375%	1,353%	1,238%	1,403%
90-180 days	1,406%	1,610%	1,589%	1,622%
> 180 days	3,927%	4,128%	4,128%	4,133%



MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES			
MONTH	FAILED LOANS	RECOVERIES	% RECOVERY
June 2012	80.994.337,22 €	3.018.385,79 €	3,76%
July 2012	81.709.197,34 €	3.608.043,65 €	4,45%
August 2012	82.171.025,18 €	3.951.050,88 €	4,84%
September 2012	82.790.801,77 €	4.240.373,67 €	5,16%
October 2012	83.552.161,46 €	4.463.455,80 €	5,39%
November 2012	84.160.950,01 €	4.948.976,25 €	5,92%
December 2012	84.626.568,91 €	5.442.678,08 €	6,47%
January 2013	85.214.561,25 €	5.876.391,22 €	6,94%
February 2013	85.676.390,83 €	6.378.751,68 €	7,49%

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