



FONDO DE TITULIZACIÓN DE ACTIVOS SANTANDER FINANCIACION 5

August 31st, 2014

MOROSIDAD POR TRAMOS MES CORRIENTE						
	Up to 30 days	30 to 60 days	60 to 90 days	90 to 180 days	180 to 365 days	More than 365 days
Principal	363.573,68	201.975,12	205.322,37	1.147.409,37	5.219.196,19	0,00
Interest	53.515,32	42.638,02	50.551,33	55.401,10	13.230,45	98.372,95
Credit Rights	10.154.261,65	3.815.257,08	2.225.483,93	2.450.956,35	5.364.657,63	0,00
number of C.R.	1.369	446	264	348	739	0
% Credit Rights	3,97%	1,49%	0,87%	0,96%	2,10%	0,00%

MOROSIDAD ÚLTIMOS 12 MESES									
DATE	NUM. CR'S	BALANCE CR'S	UNPAID DC'S	PRINCIPAL UNPAID	INTEREST UNPAID	TOTAL UNPAID	BALANCE CR'S UNPAID	% UNPAID	
September-13	46.983	402.633.170,95	5.734	12.553.055,60	525.361,39	13.078.416,99	45.108.296,59	11,20%	
October-13	45.360	387.116.108,54	5.722	12.233.234,38	504.820,50	12.738.054,88	42.963.494,14	11,10%	
November-13	44.036	374.801.059,62	5.817	13.724.435,50	509.167,05	14.233.602,55	43.946.794,20	11,73%	
December-13	42.341	359.565.988,79	5.177	12.529.039,16	420.598,46	12.949.637,62	36.485.714,95	10,15%	
January-14	41.271	346.500.269,54	5.514	13.327.246,36	413.750,80	13.740.997,16	40.704.170,69	11,75%	
February-14	40.349	332.808.031,25	5.435	13.118.925,52	402.663,63	13.521.589,15	37.723.802,76	11,34%	
March-14	39.119	315.670.568,30	5.323	10.081.304,14	400.487,31	10.481.791,45	30.668.598,52	9,72%	
April-14	37.926	302.527.078,04	5.524	9.709.891,39	399.112,36	10.109.003,75	31.561.403,86	10,43%	
May-14	36.752	291.540.698,88	5.439	11.688.403,12	378.837,59	12.067.240,71	31.387.067,24	10,77%	
June-14	35.822	278.608.351,99	5.284	9.308.249,77	359.397,35	9.667.647,12	27.280.648,52	9,79%	
July-14	34.436	266.846.773,28	5.050	8.369.993,85	315.529,06	8.685.522,91	25.768.809,98	9,66%	
August-14	31.233	255.479.120,92	3.166	7.137.476,73	313.709,17	7.451.185,90	24.010.616,64	9,40%	

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Legal	
Previous Date	7.407.757,57 €
Legal loans in month	(1.347.983,85) €
Current Date	6.059.773,72 €

Legal : Loans in which the originator will take legal actions. This amount is included in the less than 365 days in arrears bucket.

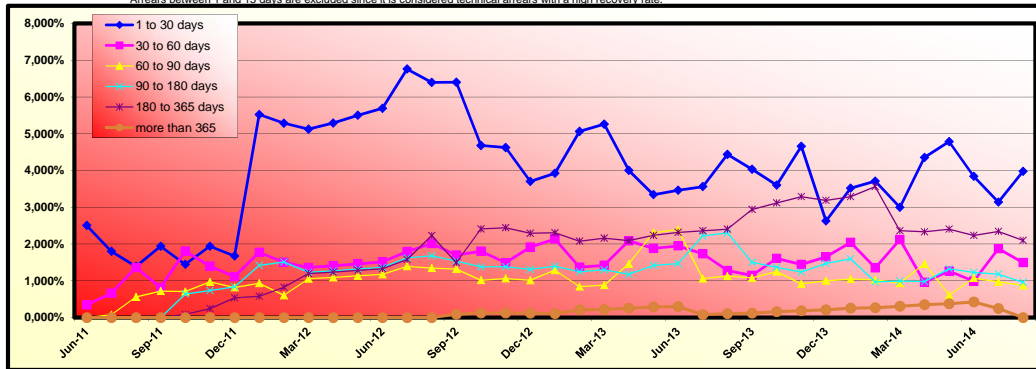
CUMULATIVE WRITE-OFF LOANS	
Previous Date	20.996.695,59 €
Write-off loans in month	1.402.413,27 €
Current Date	22.399.108,86 €

TRANSITORY PROPERTIES	
Previous Date	27.504,07 €
T.P. in month	0,00 €
Current Date	27.504,07 €

POOL LOSSES	
Losses previous Date	4.108.955,92 €
Losses in month	37.974,89 €
Losses current Date	4.146.930,81 €

HISTORICAL ARREARS				
Intervals	May-14	June-14	July-14	August-14
1 to 30 days	4,786%	3,841%	3,142%	3,975%
30 to 60 days	1,265%	0,992%	1,872%	1,493%
60 to 90 days	0,608%	1,073%	0,971%	0,871%
90 to 180 days	1,325%	1,229%	1,181%	0,959%
180 to 365 days	2,404%	2,234%	2,343%	2,100%
more than 365 days	0,378%	0,423%	0,244%	0,000%

* Arrears between 1 and 15 days are excluded since it is considered technical arrears with a high recovery rate.



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MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES				
	FAILED LOANS	RECOVERIES	% Recovery	NEW TRANSITORY PROPERTIES
September-13	34.242.595,79	4.645.761,69	0,00%	2.414.597,08
October-13	35.809.150,92	4.779.621,22	13,96%	2.414.597,08
November-13	36.519.170,88	4.866.053,11	13,59%	2.414.597,08
December-13	38.465.133,95	4.944.290,22	13,54%	2.414.597,08
January-14	39.623.238,47	5.072.236,41	13,19%	2.414.597,08
February-14	40.226.671,14	5.316.712,81	13,42%	2.414.597,08
March-14	45.759.678,69	5.657.843,54	14,06%	2.414.597,08
April-14	46.976.151,97	5.810.678,74	12,70%	2.414.597,08
May-14	47.584.538,82	6.018.136,35	12,81%	2.414.597,08
June-14	49.126.135,59	6.381.941,40	13,41%	2.414.597,08
July-14	49.636.368,32	6.573.931,86	13,38%	2.414.597,08
August-14	50.818.187,82	7.420.918,04	14,95%	2.414.597,08

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