



FTA SANTANDER CONSUMER SPAIN 10-1

MARIA JOSE HERENCIAS PALOMINO

ANALYST

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

CIUDAD GRUPO SANTANDER

28660 BOADILLA DEL MONTE

marjherencias@gruposantander.com

Tel: 912893300



NAME OF THE FUND:

FTA SANTANDER CONSUMER SPAIN 10-1

INFORMATION AT:

QUARTER/SEMESTER:

August 20, 2012 - November 20, 2012

YEAR:

2012

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
IGNACIO ORTEGA GAVARA - GENERAL MANAGER	

I. DATA OF THE FUND

Constitution Date	July 01, 2010	Paying Agent	SANTANDER	
Disbursement Date	July 06, 2010	Negotiation Market	AIAF	
Final Date of Redemption	May 20, 2023	Ratings Agencies	MOODY'S ESPAÑA	
			FITCH RATINGS	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
Credit Rights's Seller	SANTANDER CONSUMER FINANCE	CLASS A	Aaa/AAA	A3/AA-
		CLASS B	Aa2/A+	A3/A+
		CLASS C	Baa2/BBB+	Baa2/BBB+
		CLASS D	Ca/No Rating	Ca/No Rating

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A ES0307769002	4.935	Nominal per Bond	100.000,00	32.946,07	
		Total Nominal	688.500.000,00	162.588.855,45	32,95 %
CLASS B ES0307769010	570	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	57.000.000,00	57.000.000,00	100,00 %
CLASS C ES0307769028	495	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	49.500.000,00	49.500.000,00	100,00 %
CLASS D ES0307769036	885	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	88.500.000,00	88.500.000,00	100,00 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period November 20, 2012			Next Payment Date February 20, 2013		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	6.418,86 €	104,52 €	0,8910 %	75,02 €	59,27 €
CLASS B	0,00 €	393,30 €	1,3910 %	355,48 €	280,83 €
CLASS C	0,00 €	469,97 €	1,6910 %	432,14 €	341,39 €
CLASS D	0,00 €	169,79 €	0,8410 %	214,92 €	169,79 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Numbre of CR's	52.053	42.032
CR's Outstanding to be amortised	600.000.000,08	269.088.866,03
CR's Outstanding per Loan to be amortised	11.526,71	6.402,00
Interest Rate	8,24 %	8,13 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	5,56 %
Average Monthly Single Rate	7,85 %
Constant Prepayment Rate from Constitution	6,78 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	302.335,14	513.407,82	1.883.503,06
Debt to be amortised	0,00	0,00	267.027.435,30
Total Debt	302.335,14	513.407,82	268.910.938,36

FTA SANTANDER CONSUMER SPAIN 10-1

QUARTERLY BONDS PAYOUT REPORT

November 20, 2012

BONDS. PRINCIPAL	
Previous Balance	389.265.929,55 €
Principal Amortised	31.677.074,10 €
Outstanding Balance	357.588.855,45 €
% of Initial Balance	51,94%
Principal accrued and unpaid	0,00 €

DATA	
Determination Date	2012/11/13
Payment Date	2012/11/20
Last Payment Date	2012/08/20
Number of Days (Act/360)	92
Reference Interest Rate (%)	0,191%
Next Payment Date	2013/02/20

INTEREST PAID	
CLASS A	515.806,20 €
CLASS B	224.181,00 €
CLASS C	232.635,15 €
CLASS D	1.199.821,05 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	November 20, 2012
CLASS A	1,83	0,7
CLASS B	4,62	2,22
CLASS C	5,29	2,75
CLASS D	5,29	2,75

FTA SANTANDER CONSUMER SPAIN 10-1

QUARTERLY COLLATERAL REPORT

November 20, 2012

PRINCIPAL

Previous Balance	300.765.915,63 €
Principal Amortised	31.677.049,60 €
Outstanding Balance	269.088.866,03 €
Number of Credit Rights	42.032

INTEREST

Interest received during relevant period	5.839.680,81 €
Interest accrued during relevant period	5.828.077,02 €

PRINCIPAL BALANCE IN ARREARS

	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	180 to 365 DAYS	> 365 DAYS
Principal Balance in Arrears	243.009,63 €	115.573,88 €	116.215,99 €	174.993,35 €	326.970,61 €	1.084.667,27 €
Interest accrued on Credit Rights in Arrears	59.325,51 €	30.695,71 €	32.318,22 €	43.610,67 €	90.234,50 €	381.630,68 €
Outstanding Balance	8.707.120,87 €	2.638.844,40 €	1.795.362,10 €	1.575.945,22 €	1.676.478,81 €	1.576.582,75 €
Number of Credit Rights	1.119	319	204	205	211	206
% of Outstanding Balance	3,24%	0,98%	0,67%	0,59%	0,62%	0,59%

WRITE OFF

Cumulative WRITE OFF as of previous balance	1.313.428,59 €
Difference in Actual Period	511.258,68 €
Cumulative WRITE OFF up to date	1.824.687,27 €

CUMULED FAILED LOANS

2.031.787,39 €

FTA SANTANDER CONSUMER SPAIN 10-1

QUARTERLY REPORT - ALLOCATION OF CASH

November 20, 2012

TOTAL CASH RECEIVED END OF PERIOD	37.064.869,72 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	31.165.779,75 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	5.839.680,81 €
Interest received under GIC	59.404,57 €
CONTENTIOUS	0,00 €
INCOMES/EXPENSES OF TRANSTORY PROPERTIES	0,00 €
RESERVE FUNDS	0,00 €
OTHERS	4,59 €

TREASURY ACCOUNT STATEMENT	88.500.000,00 €
PRINCIPAL RESERVE FUND	
Previous Balance	88.500.000,00 €
Period utilization	0,00 €
Outstanding Balance	88.500.000,00 €
WITHHOLDING TAXES	0,00 €
OTHERS	0,00 €

TOTAL CASH PAID END OF PERIOD	37.064.869,72 €
ORDINARY EXPENSES	398,12 €
MANAGEMENT FEE	18.642,11 €
SWAP PAYMENT	5.839.680,81 €
SWAP COLLECTION	-2.693.921,39 €
INTEREST ON CLASS A BONDS	515.806,20 €
INTEREST ON CLASS B BONDS	224.181,00 €
INTEREST ON CLASS C BONDS	232.635,15 €
AMORTISATION CLASS A BONDS	31.677.074,10 €
INTEREST ON CLASS D BONDS	223.674,90 €
INTEREST OF SUBORDINATED LOAN	466,39 €
AMORTISATION OF SUBORDINATED LOAN	50.078,66 €
EXTRAORDINARY INTEREST CLASS D BONDS	976.146,15 €
REMAINING	7,53 €

FTA SANTANDER CONSUMER SPAIN 10-1

CREDIT ENHACEMENT AND SUBORDINATED LOAN

November 20, 2012

CREDIT ENHACEMENT		
CONCEPTS	INITIAL	November 20, 2012
SUBORDINATED ISSUE	28,32 %	39,58%
PRINCIPAL RESERVE FUND	88.500.000,00 € (12,85 %)	88.500.000,00 € 32,89%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	November 20, 2012
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	4.650.000,00 €	134.450,63 €
Interest Rate	1,198 %	0,841%

FTA SANTANDER CONSUMER SPAIN 10-1

DEFINITIONS

F

DETERMINATION DATE 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 (Outstading Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are refered to this mentioned date.

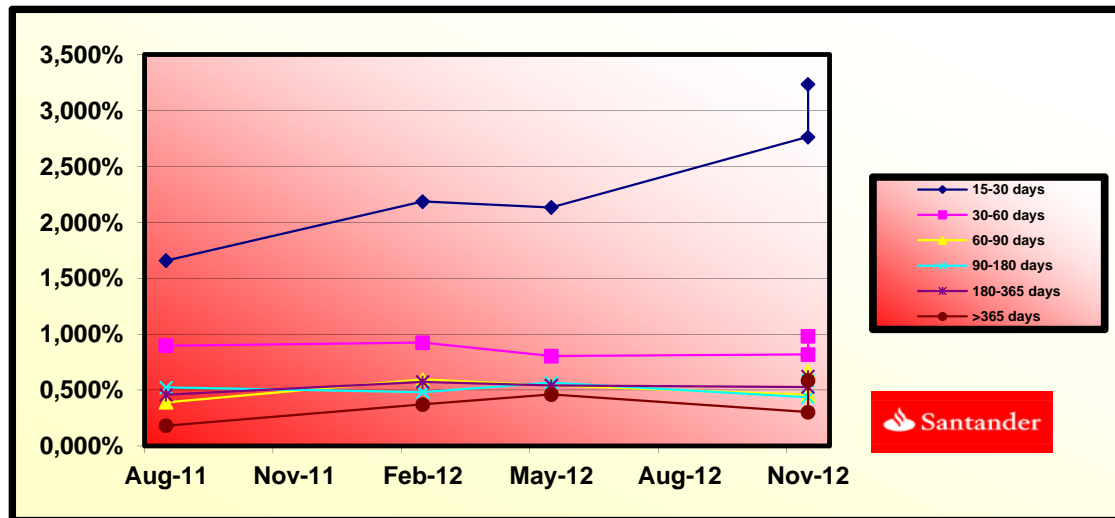
WRITE OFF Those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months (according to Prospectus) of arrears in due
t

CUMULATIVE FAILED LOANS Accumulated outstanding balance of the failed loans without taking into account the recovered amount.

**FONDO DE TITULIZACIÓN DE ACTIVOS
SANTANDER CONSUMER SPAIN AUTO 10-1**

HISTORICAL ARREARS REPORT

Fecha	Aug-11	Nov-12	Feb-12	May-12	Nov-12
15-30 days	1,658%	2,764%	2,187%	2,133%	3,236%
30-60 days	0,897%	0,818%	0,925%	0,805%	0,981%
60-90 days	0,391%	0,459%	0,595%	0,541%	0,667%
90-180 days	0,524%	0,436%	0,482%	0,566%	0,586%
180-365 days	0,458%	0,528%	0,574%	0,542%	0,623%
>365 days	0,182%	0,303%	0,371%	0,461%	0,586%



**FONDO DE TITULIZACIÓN DE ACTIVOS
SANTANDER CONSUMER SPAIN AUTO 10-1**

TRIGGERS

TRIGGERS OF RESERVE FUND	
1. IF 1.a) IS HIGHER THAN 1.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
1.a) CREDIT RIGHTS IN ARREARS OVER 90 DAYS	4.829.006,78 €
1.b) 1,5% CR'S OUTSTANDING BALANCE WITHOUT WRITE OFF	4.036.332,99 €
2. IF 2.a) IS HIGHER THAN 2.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
2.a) CUMULATIVE FAILED LOANS	2.031.787,39 €
2.b) 1,00% CR'S INITIAL OUTSTANDING BALANCE	6.000.000,00 €

THE RESERVE FUND COULD NO BE AMORTISED, THE TRIGGERS HAVE BEEN REACHED.

PRIORITY OF PAYMENTS

1. IF 1.a) IS HIGHER THAN 1.b) INTEREST B WILL BE POSTPONED

1.a) CUMULATIVE FAILED LOANS

2.031.787,39 €

1.b) 25% CR'S INITIAL OUTSTANDING BALANCE

150.000.000,02 €

PRIORITY OF PAYMENTS

1. IF 1.a) IS HIGHER THAN 1.b) INTEREST C WILL BE POSTPONED

1.a) CUMULATIVE FAILED LOANS

2.031.787,39 €

1.b) 17% CR'S INITIAL OUTSTANDING BALANCE

102.000.000,01 €



F.T.A. SANTANDER CONSUMER SPAIN 2010-1

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR 0,58%	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR 7,85%	OUTSTANDING AFTER PREPAYMENT
01-07-10	600.000.000,00		100,00%	100,00%					600.000.000,00
01-08-10	590.508.316,71	587.546.832,32	99,42%	99,50%	0,50%	5,85%	0,50%	5,85%	587.075.133,48
01-09-10	580.951.547,81	572.259.822,73	98,84%	98,50%	0,75%	8,65%	1,00%	11,36%	574.215.943,73
01-10-10	571.329.155,77	560.801.546,32	98,27%	98,16%	0,62%	7,17%	0,35%	4,14%	561.421.949,75
01-11-10	561.640.689,96	549.094.155,22	97,69%	97,77%	0,56%	6,55%	0,40%	4,68%	548.692.762,80
01-12-10	551.885.696,70	537.054.298,83	97,13%	97,31%	0,54%	6,33%	0,46%	5,43%	536.027.996,40
01-01-11	542.063.719,14	525.143.336,67	96,56%	96,88%	0,53%	6,15%	0,45%	5,22%	523.427.266,30
01-02-11	532.174.297,34	513.247.859,64	96,00%	96,44%	0,52%	6,02%	0,45%	5,26%	510.890.190,48
01-03-11	522.216.968,17	510.636.079,87	95,44%	97,78%	0,28%	3,31%	-1,39%	-17,99%	498.416.389,13
01-04-11	512.191.265,35	486.638.127,99	94,89%	95,01%	0,57%	6,60%	2,83%	29,18%	486.005.484,64
01-05-11	502.096.719,37	474.407.527,25	94,34%	94,49%	0,57%	6,58%	0,55%	6,44%	473.657.101,58
01-06-11	491.932.857,50	465.045.313,21	93,79%	94,53%	0,51%	5,95%	-0,05%	-0,62%	461.370.866,69
01-07-11	481.762.024,05	452.583.213,21	93,24%	93,94%	0,52%	6,06%	0,63%	7,25%	449.204.983,82
01-08-11	471.521.350,88	440.845.071,39	92,70%	93,49%	0,52%	6,02%	0,48%	5,59%	437.100.227,85
01-09-11	461.210.358,41	429.461.223,77	92,16%	93,12%	0,51%	5,93%	0,40%	4,75%	425.056.233,67
01-10-11	450.828.563,80	417.476.469,80	91,63%	92,60%	0,51%	5,96%	0,55%	6,43%	413.072.638,28
01-11-11	440.375.480,87	405.702.345,40	91,09%	92,13%	0,51%	5,97%	0,51%	5,99%	401.149.080,78
01-12-11	429.850.620,10	393.812.284,74	90,56%	91,62%	0,51%	5,99%	0,55%	6,45%	389.285.202,34
01-01-12	419.762.713,43	381.464.457,29	90,04%	90,88%	0,53%	6,18%	0,81%	9,27%	377.939.133,80
01-02-12	409.605.536,46	369.863.736,99	89,51%	90,30%	0,54%	6,24%	0,64%	7,38%	366.649.831,66
01-03-12	399.378.613,55	357.804.759,95	88,99%	89,59%	0,55%	6,38%	0,78%	9,00%	355.416.956,55
01-04-12	389.081.465,77	345.832.353,09	88,48%	88,88%	0,56%	6,51%	0,79%	9,06%	344.240.171,09
01-05-12	378.713.610,90	334.593.334,64	87,96%	88,35%	0,56%	6,53%	0,60%	6,98%	333.119.139,84
01-06-12	368.274.563,43	322.809.286,89	87,45%	87,65%	0,57%	6,64%	0,79%	9,05%	322.053.529,30
01-07-12	358.155.078,97	311.671.206,53	86,94%	87,02%	0,58%	6,71%	0,72%	8,33%	311.383.159,28
01-08-12	347.966.107,38	300.765.915,63	86,44%	86,44%	0,58%	6,76%	0,67%	7,79%	300.765.915,63
01-09-12	337.707.171,52	290.231.364,71	85,93%	85,94%	0,58%	6,75%	0,57%	6,64%	290.201.480,47
01-10-12	327.377.790,97	279.246.481,79	85,43%	85,30%	0,59%	6,82%	0,75%	8,63%	279.689.537,72
01-11-12	316.977.482,01	269.088.866,03	84,94%	84,89%	0,58%	6,78%	0,48%	5,56%	269.229.773,17

