



FONDO DE TITULIZACIÓN DE ACTIVOS SANTANDER CONSUMER SPAIN AUTO 2011-1

October 31st, 2015

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	128.368,24	101.030,64	113.785,51	160.965,41	327.294,68	0,00
Interest	17.665,62	16.018,96	20.925,00	21.131,04	42.566,94	1.189.433,92
Credit Rights	2.726.106,56	1.421.433,26	1.195.393,14	859.414,84	887.925,33	0,00
number of C.R.	563	233	197	197	241	0
% Credit Rights	2,38%	1,24%	1,04%	0,75%	0,78%	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
November-14	45.702	222.821.313,29	2.192	1.225.004,41	1.199.378,38	2.424.382,79	13.043.681,16	5,85%
December-14	44.740	210.882.765,71	1.862	1.109.859,00	1.191.734,44	2.301.593,44	10.871.743,92	5,16%
January-15	43.834	199.548.634,04	2.051	1.156.946,74	1.228.153,64	2.385.100,38	11.558.946,41	5,79%
February-15	42.658	188.444.206,15	2.073	1.160.565,85	1.253.327,46	2.413.893,31	11.419.096,68	6,06%
March-15	40.255	177.060.482,93	1.919	1.102.697,65	1.231.392,84	2.334.090,49	10.201.011,99	5,76%
April-15	38.204	166.713.465,60	1.758	1.046.171,02	1.240.532,89	2.286.703,91	9.250.984,70	5,55%
May-15	36.230	156.784.105,86	1.826	1.042.353,73	1.251.782,46	2.294.136,19	9.305.814,06	5,94%
June-15	33.936	147.235.349,61	1.561	919.924,41	1.252.988,02	2.172.912,43	7.814.509,60	5,31%
July-15	32.123	138.350.982,21	1.488	883.936,60	1.262.853,01	2.146.789,61	7.497.023,78	5,42%
August-15	30.654	130.156.553,56	1.536	889.605,20	1.285.774,50	2.175.379,70	7.655.482,56	5,88%
September-15	29.587	122.312.664,98	1.390	829.454,79	1.295.778,04	2.125.232,83	6.934.075,82	5,67%
October-15	28.454	114.522.526,31	1.431	831.444,48	1.307.741,48	2.139.185,96	7.090.273,13	6,19%



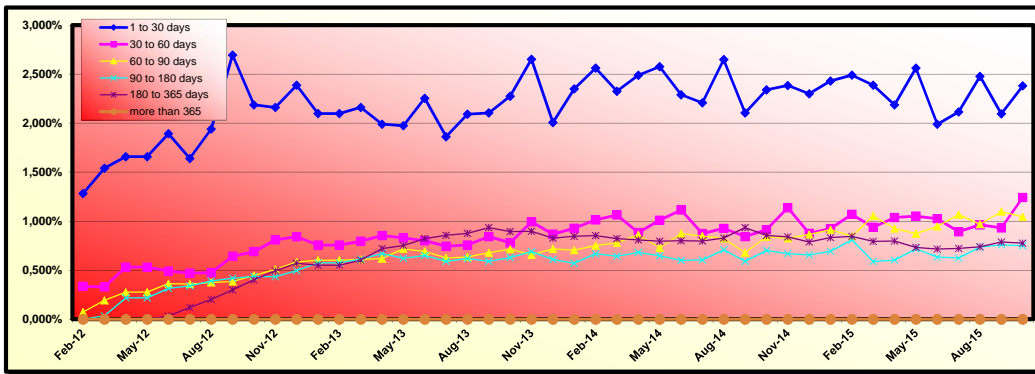
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CUMULATIVE WRITE-OFF LOANS	
Previous Date	8.755.264,63 €
Write-off loans in month	52.763,55 €
Current Date	8.808.028,18 €

POOL LOSSES	
Losses previous Date	50.695,91 €
Losses in month	(9.444,31) €
Losses current Date	41.251,60 €

HISTORICAL ARREARS				
Intervals	July-15	August-15	September-15	October-15
1 to 30 days	2,114%	2,477%	2,094%	2,380%
30 to 60 days	0,892%	0,963%	0,931%	1,241%
60 to 90 days	1,067%	0,968%	1,098%	1,044%
90 to 180 days	0,623%	0,735%	0,758%	0,750%
180 to 365 days	0,722%	0,738%	0,787%	0,775%
more than 365 days	0,000%	0,000%	0,000%	0,000%



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MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES				
	FAILED LOANS	RECOVERIES	% Recovery	NEW TRANSITORY PROPERTIES
November-14	10.092.667,34	2.064.757,12	20,46%	0,00
December-14	10.224.962,85	2.229.283,81	22,09%	0,00
January-15	10.436.438,10	2.309.745,11	22,59%	0,00
February-15	10.688.538,66	2.371.436,66	22,72%	0,00
March-15	10.906.736,86	2.642.731,53	24,72%	0,00
April-15	11.053.945,69	2.762.137,82	25,33%	0,00
May-15	11.317.362,26	2.946.189,85	26,65%	0,00
June-15	11.498.097,36	3.049.173,52	26,94%	0,00
July-15	11.655.633,00	3.160.633,58	27,49%	0,00
August-15	11.760.411,33	3.234.908,86	27,75%	0,00
September-15	11.901.090,63	3.344.129,77	28,44%	0,00
October-15	12.034.761,69	3.455.744,07	29,04%	0,00

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