



## **F.T.A.: FTPYME SANTANDER II**

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

**JUAN IGNACIO LUCA DE TENA 11-13**

**28027 MADRID**

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NAME OF THE FUND:

F.T.A.: FTPYME SANTANDER II

INFORMATION AT:

QUARTER/SEMESTER:

July 18, 2018 - October 18, 2018

YEAR:

2018

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
IÑAKI REYERO ARREGUI - GENERAL MANAGER	

### I. DATA OF THE FUND

Constitution Date	October 22, 2004	Paying Agent	BANCO SANTANDER	
Disbursement Date	October 26, 2004	Negotiation Market	AIAF	
Final Date of Redemption	April 18, 2037	Ratings Agencies	STANDARD & POORS	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T, S.A.	Rating	Initial	Current
Credit Rights 's Seller	BANCO SANTANDER	CLASS A	AAA	---
		CLASS B(G)	AAA	---
		CLASS C	AA	---
		CLASS D	A	AA
		CLASS E	BBB-	BBB+

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

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A ES0338048004	12.285	Nominal per Bond	100.000,00	0,00	
		Total Nominal	1.228.500.000,00	0,00	0,00 %
CLASS B(G) ES0338048012	3.735	Nominal per Bond	100.000,00	0,00	
		Total Nominal	373.500.000,00	0,00	0,00 %
CLASS C ES0338048020	810	Nominal per Bond	100.000,00	0,00	
		Total Nominal	81.000.000,00	0,00	0,00 %
CLASS D ES0338048038	585	Nominal per Bond	100.000,00	80.007,25	
		Total Nominal	58.500.000,00	46.804.241,25	80,01 %
CLASS E ES0338048046	585	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	58.500.000,00	58.500.000,00	100,00 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period October 18, 2018			Next Payment Date January 18, 2019		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	0,00 €	0,00 €	0,0000 %	0,00 €	0,00 €
CLASS B(G)	0,00 €	0,00 €	0,0000 %	0,00 €	0,00 €
CLASS C	0,00 €	0,00 €	0,0000 %	0,00 €	0,00 €
CLASS D	8.633,50 €	85,85 €	0,3820 %	78,10 €	63,26 €
CLASS E	0,00 €	301,30 €	1,1820 %	302,07 €	244,68 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

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

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	16.346	2.370
CR's Outstanding to be amortised	1.800.000.005,53	105.304.241,98
CR's Outstanding per Loan to be amortised	110.118,68	44.432,17
Interest Rate	3,11 %	0,60 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	-1,48 %
Average Monthly Single Rate	5,40 %
Constant Prepayment Rate from Constitution	7,52 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	28.055,65	54.583,82	0,00
Debt to be amortised	0,00	0,00	105.224.753,60
Total Debt	28.055,65	54.583,82	105.224.753,60

**F.T.A.: FTPYME SANTANDER II**

**QUARTERLY BONDS PAYOUT REPORT**

July, 18th 2018

BONDS. PRINCIPAL	
Previous Balance	110.354.838,75 €
Principal Amortised	5.050.597,50 €
Outstanding Balance	105.304.241,25 €
% of Initial Balance	5,85%
Principal accrued and unpaid	0,00 €

DATA	
Pool cut-off date	2018/10/10
Payment Date	2018/10/18
Last Payment Date	2018/07/18
Number of Days (Act/360)	92
Reference Interest Rate (%)	-0,318%
Next Payment Date	2019/01/18

INTEREST PAID	
CLASS A	0,00 €
CLASS B(G)	0,00 €
CLASS C	0,00 €
CLASS D	50.222,25 €
CLASS E	176.260,50 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2018/10/18
CLASS A	3,82	0,00
CLASS B(G)	3,82	0,00
CLASS C	11,61	0,00
CLASS D	12,01	0,25
CLASS E	12,01	0,25

**F.T.A.: FTPYME SANTANDER II**

**QUARTERLY COLLATERAL REPORT**

July, 18th 2018

PRINCIPAL		MORTGAGES	
Previous Balance	110.354.837,30 €		108.582.806,33 €
Principal Amortised	5.050.596,32 €		4.980.111,65 €
Outstanding Balance	105.304.241,98 €		103.612.694,68 €
Number of Credit Rights	2.370		2.341
LTV			27,13%

INTEREST	
Interest received during relevant period	172.672,68 €
Interest accrued during relevant period	177.822,73 €

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	> 180 DAYS
Principal Balance in Arrears	26.931,92 €	23.787,13 €	18.751,07 €	10.018,26 €	0,00 €
Interest accrued on Credit Rights in Arrears	1.123,73 €	724,11 €	764,39 €	538,86 €	0,00 €
Outstanding Balance	2.733.265,70 €	1.198.410,32 €	724.939,43 €	196.391,85 €	103.176,24 €
Number of Credit Rights	64	21	8	7	4
% of Outstanding Balance	2,60%	1,14%	0,69%	0,19%	0,10%

WRITE OFF	
Cumulative WRITE OFF as of previous balance	5.043.660,29 €
Difference in Actual Period	-113.427,08 €
Cumulative WRITE OFF up to date	4.930.233,21 €

**F.T.A.: FTPYME SANTANDER II**

**QUARTERLY COLLATERAL REPORT**

July, 18th 2018

<b>CONTENTIOUS / JUDICIAL</b>	
Last balance	76.328,54 €
Difference in Actual Period	43.107,47 €
Current balance	119.436,01 €
Contentious CR's number	6

<b>TRANSITORY PROPERTIES</b>	
Last balance	4.475.598,96 €
Difference in Actual Period	-11.430,08 €
Current balance	4.464.168,88 €
Transitory properties CR's number	42

<b>NET LOSSES</b>	
Last balance	2.282.309,35 €
Difference in Actual Period	-4.080,75 €
Current balance	2.278.228,60 €

**F.T.A.: FTPYME SANTANDER II**

**QUARTERLY REPORT - ALLOCATION OF CASH**

July, 18th 2018

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>23.381.798,25 €</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	5.022.056,75 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	172.672,68 €
Interest received under GIC	0,00 €
<b>CONTENTIOUS</b>	147.239,96 €
<b>INCOMES/EXPENSES OF TRANSITORY PROPERTIES</b>	40.196,70 €
<b>RESERVE FUNDS</b>	18.000.000,00 €
<b>OTHERS</b>	-367,84 €

<b>TREASURY ACCOUNT STATEMENT</b>	<b>18.000.463,32 €</b>
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	18.000.000,00 €
Difference	0,00 €
Outstanding Balance	18.000.000,00 €
<b>WITHHOLDING TAXES</b>	463,32 €
<b>ISSUE EXPENSES WITHHELD</b>	0,00 €
<b>OTHERS</b>	0,00 €

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>23.381.798,25 €</b>
<b>ORDINARY EXPENSES</b>	4.407,92 €
SGFT FEE	17.500,00 €
SWAP PAYMENT	173.359,42 €
SWAP COLLECTION	-400.173,12 €
INTEREST PAID TO BONDHOLDERS CLASS A	0,00 €
INTEREST PAID TO BONDHOLDERS CLASS B (G)	0,00 €
INTEREST PAID TO BONDHOLDERS CLASS C	0,00 €
INTEREST PAID TO BONDHOLDERS CLASS D	50.222,25 €
INTEREST PAID TO BONDHOLDERS CLASS E	176.260,50 €
PRINCIPAL WITHHOLDING CLASS A	0,00 €
PRINCIPAL WITHHOLDING CLASS B (G)	0,00 €
PRINCIPAL WITHHOLDING CLASS C	0,00 €
PRINCIPAL WITHHOLDING CLASS D	5.050.597,50 €
PRINCIPAL WITHHOLDING CLASS E	0,00 €
RESERVE FUND	18.000.000,00 €
INTEREST SUBORDINATED LOAN	19.734,70 €
REPAYMENT SUBORDINATED LOAN	0,00 €
FIXED FEE	6.000,00 €
VARIABLE FEE	283.889,08 €

## F.T.A.: FTPYME SANTANDER II

### CREDIT ENHANCEMENT AND SUBORDINATED LOAN

July, 18th 2018

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	July, 18th 2018
SUBORDINATED ISSUE	96,75 %	100,00%
PRINCIPAL RESERVE FUND	27.000.000,00 € (1,50 %)	18.000.000,00 € 17,09%

SUBORDINATED LOANS		
CONCEPTS	INITIAL	July, 18th 2018
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	27.700.000,00 €	18.000.638,48 €
Interest Rate	2,895 %	0,432%

## F.T.A.: FTPYME SANTANDER II

### TRIGGERS OF THE MODEL

July, 18th 2018

RESERVE FUND TRIGGERS	
1. If 1.a) is higher than 1.b) there is no redemption of Reserve Fund:	
1.a) CR's in arrears between 90 days and 18 months	299.568,09 €
1.b) 1% CR's outstanding balance	1.053.042,42 €

ACCORDING TO THE PROSPECTUS, THE RESERVE FUND HAS REACHED HIS MINIMUM OF € 18.000.000.

PRIORITY OF LIQUIDATION PAYMENTS TRIGGERS	
1. If 1.a) is higher than 1.b), 1.c) or 1.d) change order of priority of liquidation payments:	
1.a) Cumulative cr's in arrears over 12 months	17.252.640,51 €
1.b) 10,17% initial outstanding balance cr's	N/A
1.c) 7,13% initial outstanding balance cr's	N/A
1.d) 3,72% initial outstanding balance cr's	66.960.000,21 €

THIS LEVEL HAS NOT BEEN REACHED, SO THE PRIORITY OF PAYMENTS DOES NOT CHANGE.

## F.T.A.: FTPYME SANTANDER II

### DEFINITIONS

**POOL CUT OFF 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 (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred 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 payments.

**NET LOSSES** Those loans which the Originator considers that will not recover (net of recoveries).

**FAILED LOANS** 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 higher to 12 or 18 months.

**TRANSITORY PROPERTIES** Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.

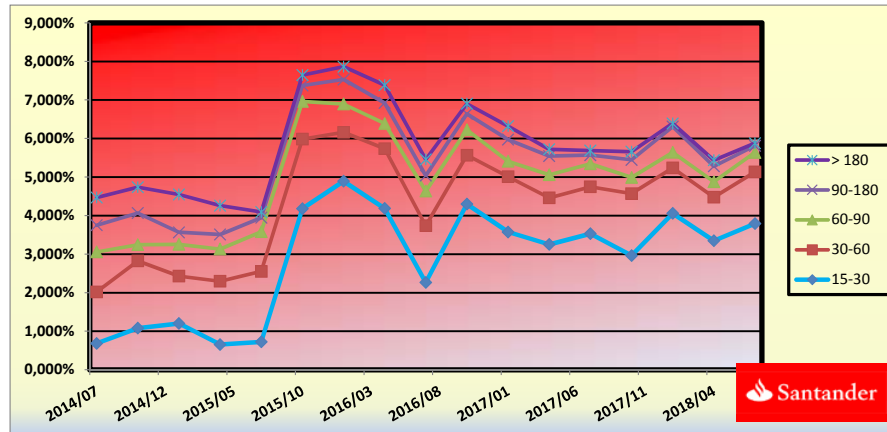
**CONTENTIOUS / JUDICIAL** Loans in which the Originator will take legal actions. This amount is included in the arrears table.

**RESIDUAL LIFE** Calculations made without the clean-up call at 10% of the outstanding balance of the CR's.

**F.T.A.: FTPYME SANTANDER II**

**HISTORICAL ARREARS REPORT**

Fecha(dias) Data(days)	2017/07	2017/10	2018/01	2018/04	2018/07	2018/10
15-30	3,532%	2,965%	4,059%	3,349%	3,792%	2,596%
30-60	1,217%	1,606%	1,180%	1,129%	1,341%	1,138%
60-90	0,594%	0,419%	0,401%	0,401%	0,505%	0,688%
90-180	0,224%	0,457%	0,669%	0,400%	0,175%	0,186%
> 180	0,117%	0,210%	0,080%	0,159%	0,066%	0,098%





**F.T.A.: FTPYME SANTANDER II**

**STATISTICS**

**DEBTOR CONCENTRATION**

DEUDOR / DEPTOR	SALDO VIVO / OUTSTANDING BALANCE	%
1	2.225.000,00	2,11%
2	882.340,45	0,84%
3	796.243,75	0,76%
4	761.121,63	0,72%
5	474.119,59	0,45%
6	468.349,20	0,44%
7	435.624,12	0,41%
8	429.803,61	0,41%
9	425.063,01	0,40%
10	423.565,05	0,40%
11	408.152,27	0,39%
12	399.204,62	0,38%
13	361.446,46	0,34%
14	344.639,77	0,33%
15	310.615,66	0,29%
16	295.724,66	0,28%
17	283.535,82	0,27%
18	279.919,30	0,27%
19	253.395,20	0,24%
20	242.858,56	0,23%
RESTO/REST	105.304.241,25	100,00%
<b>TOTALS</b>	<b>105.304.241,25</b>	<b>100,00%</b>

**LTV RATIO**

INTERVALO / INTERVAL (%)	SALDOS VIVOS / OUTSTANDING BALANCE(M)	%	PRESTAMOS / LOANS	%
0,04 - 9,99	5.559.899,22	5,04%	442	18,88%
10,00 - 19,99	15.022.051,58	13,62%	461	19,69%
20,00 - 29,99	21.566.975,98	19,56%	473	20,21%
30,00 - 39,99	20.700.452,12	18,77%	361	15,42%
40,00 - 49,99	21.663.478,05	19,65%	311	13,28%
50,00 - 59,99	13.598.366,63	12,33%	170	7,26%
60,00 - 69,99	7.376.735,03	6,69%	86	3,67%
70,00 - 79,99	2.952.506,06	2,68%	24	1,03%
> 80	1.823.136,48	1,65%	13	0,56%

**F.T.A.: FTPYME SANTANDER II**

**COUNTERPARTIES**

CONTRATO AGREEMENT	CONTRAPARTE COUNTERPARTY	AGENCIA RATING AGENCY	RATING MÍNIMO EXIGIDO MINIMUM RATING REQUIRED	RATING ACTUAL CURRENT RATING
CUENTA DE TESORERIA TREASURY ACCOUNT	BANCO SANTANDER	S&P	A L/P A-1 C/P	A L/P A-1 C/P
SWAP	BANCO SANTANDER	S&P	A L/P	A L/P
AGENTE DE PAGOS PAYING AGENT	BANCO SANTANDER	S&P	A L/P A-1 C/P	A L/P A-1 C/P

La contraparte tiene el nivel mínimo exigido.  
The counterparty has the minimum rating required.

**FTPYME SANTANDER 2**

FECHA	SALDO ANTES PAGO	SALDO REAL	VECTOR DE PREPAGO	PERMANENCIA FINAL DE MES	MORTALIDAD MENSUAL	CPR	MORTALIDAD MENSUAL	CPR
			0,65%					5,40%

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR
			0,65%					5,40%

1		1.800.000.000,00	100,00%	100,00%					
2	01-11-04	1.784.745.657,64	99,35%	99,79%	0,21%	2,50%	0,21%	2,50%	
3	01-12-04	1.769.452.262,36	98,70%	98,75%	0,63%	7,27%	1,04%	11,80%	
4	01-01-05	1.754.119.231,69	98,05%	97,96%	0,68%	7,90%	0,80%	9,16%	
5	01-02-05	1.738.754.685,36	97,41%	97,06%	0,74%	8,57%	0,93%	10,56%	
6	01-03-05	1.723.350.319,24	96,78%	96,36%	0,74%	8,51%	0,72%	8,28%	
7	01-04-05	1.707.906.030,14	96,15%	95,60%	0,75%	8,61%	0,79%	9,11%	
8	01-05-05	1.692.421.714,59	95,52%	94,72%	0,77%	8,89%	0,92%	10,51%	
9	01-06-05	1.676.897.268,85	94,90%	92,19%	1,01%	11,48%	2,66%	27,65%	
10	01-07-05	1.661.332.588,93	94,28%	90,42%	1,11%	12,57%	1,93%	20,81%	
11	01-08-05	1.646.419.021,67	93,66%	89,55%	1,10%	12,40%	0,96%	10,95%	
12	01-09-05	1.631.466.803,41	93,05%	89,01%	1,05%	11,93%	0,61%	7,06%	
13	01-10-05	1.616.475.833,99	92,44%	88,37%	1,03%	11,63%	0,72%	8,27%	
14	01-11-05	1.601.446.012,97	91,84%	87,13%	1,05%	11,94%	1,40%	15,57%	
15	01-12-05	1.586.377.239,66	91,24%	86,08%	1,07%	12,06%	1,21%	13,57%	
16	01-01-06	1.571.269.413,12	90,64%	84,99%	1,08%	12,20%	1,27%	14,19%	
17	01-02-06	1.557.352.898,12	90,05%	83,58%	1,11%	12,59%	1,66%	18,18%	
18	01-03-06	1.543.400.316,14	89,46%	82,63%	1,12%	12,60%	1,13%	12,73%	
19	01-04-06	1.529.411.573,73	88,88%	81,07%	1,11%	12,53%	1,01%	11,46%	
20	01-05-06	1.515.386.577,16	88,30%	81,05%	1,10%	12,43%	0,92%	10,51%	
21	01-06-06	1.501.325.232,47	87,72%	79,99%	1,11%	12,53%	1,30%	14,52%	
22	01-07-06	1.487.227.445,46	87,15%	79,13%	1,11%	12,52%	1,08%	12,17%	
23	01-08-06	1.474.218.706,73	86,58%	77,77%	1,14%	12,81%	1,72%	18,83%	
24	01-09-06	1.461.176.253,69	86,02%	77,46%	1,10%	12,48%	0,40%	4,72%	
25	01-10-06	1.448.099.998,96	85,46%	76,83%	1,09%	12,35%	0,81%	9,32%	
26	01-11-06	1.434.989.854,93	84,90%	75,64%	1,11%	12,54%	1,54%	17,02%	
27	01-12-06	1.421.845.733,79	84,34%	74,92%	1,10%	12,48%	0,95%	10,86%	
28	01-01-07	1.408.667.547,46	83,79%	74,24%	1,10%	12,40%	0,91%	10,40%	
29	01-02-07	1.396.425.468,34	83,25%	73,38%	1,10%	12,42%	1,16%	13,03%	
30	01-03-07	1.384.151.661,84	82,70%	72,59%	1,10%	12,41%	1,07%	12,16%	
31	01-04-07	1.371.846.045,72	82,16%	71,83%	1,10%	12,40%	1,06%	11,97%	
32	01-05-07	1.359.508.537,54	81,63%	71,53%	1,07%	12,16%	0,41%	4,81%	
33	01-06-07	1.347.139.054,66	81,09%	70,24%	1,10%	12,41%	1,81%	19,69%	
34	01-07-07	1.334.737.514,20	80,56%	68,98%	1,12%	12,63%	1,79%	19,49%	
35	01-08-07	1.322.686.274,71	80,04%	68,27%	1,12%	12,60%	1,03%	11,63%	
36	01-09-07	1.310.603.802,42	79,52%	67,94%	1,10%	12,41%	0,48%	5,59%	
37	01-10-07	1.298.490.016,39	79,00%	67,56%	1,08%	12,25%	0,56%	6,56%	
38	01-11-07	1.286.344.835,46	78,48%	67,11%	1,07%	12,14%	0,68%	7,81%	
39	01-12-07	1.274.168.178,28	77,97%	66,83%	1,05%	11,95%	0,41%	4,80%	
40	01-01-08	1.261.959.963,26	77,46%	65,69%	1,07%	12,13%	1,71%	18,66%	
41	01-02-08	1.250.403.642,32	76,95%	64,76%	1,08%	12,22%	1,42%	15,80%	
42	01-03-08	1.238.817.371,26	76,45%	64,24%	1,07%	12,15%	0,80%	9,21%	
43	01-04-08	1.227.201.072,44	75,95%	63,51%	1,08%	12,16%	1,13%	12,75%	
44	01-05-08	1.215.554.668,05	75,46%	63,22%	1,06%	12,01%	0,45%	5,31%	
45	01-06-08	1.203.878.080,06	74,96%	62,36%	1,07%	12,08%	1,36%	15,16%	
46	01-07-08	1.192.171.230,25	74,47%	61,71%	1,07%	12,08%	1,05%	11,88%	
47	01-08-08	1.181.827.023,56	73,99%	61,25%	1,06%	12,01%	0,75%	8,65%	
48	01-09-08	1.171.456.008,15	73,51%	60,95%	1,05%	11,87%	0,48%	5,56%	
49	01-10-08	1.161.058.114,52	73,03%	60,36%	1,05%	11,86%	0,97%	11,00%	
50	01-11-08	1.150.633.273,01	72,55%	60,12%	1,03%	11,72%	0,41%	4,82%	
51	01-12-08	1.140.181.413,79	72,08%	59,59%	1,03%	11,68%	0,87%	9,95%	
52	01-01-09	1.129.702.466,84	71,60%	59,48%	1,01%	11,51%	0,19%	2,25%	
53	01-02-09	1.120.412.220,47	71,14%	59,29%	1,00%	11,36%	0,32%	3,79%	
54	01-03-09	1.111.097.896,89	70,67%	58,62%	1,00%	11,39%	1,13%	12,77%	
55	01-04-09	1.101.759.433,68	70,21%	58,28%	0,99%	11,31%	0,58%	6,72%	
56	01-05-09	1.092.396.768,29	69,75%	57,80%	0,99%	11,27%	0,82%	9,42%	
57	01-06-09	1.083.009.837,99	69,30%	57,13%	0,99%	11,30%	1,16%	13,06%	
58	01-07-09	1.073.598.579,90	68,85%	56,69%	0,99%	11,26%	0,78%	8,96%	
59	01-08-09	1.064.373.551,80	68,40%	56,10%	0,99%	11,27%	1,03%	11,72%	
60	01-09-09	1.055.124.615,51	67,95%	55,88%	0,98%	11,16%	0,39%	4,53%	
61	01-10-09	1.045.851.709,05	67,51%	55,68%	0,97%	11,05%	0,37%	4,39%	
62	01-11-09	1.036.554.770,31	67,07%	54,73%	0,98%	11,18%	1,70%	18,64%	
63	01-12-09	1.027.233.737,01	66,63%	54,50%	0,97%	11,08%	0,42%	4,91%	
64	01-01-10	1.017.888.546,69	66,19%	54,47%	0,96%	10,93%	0,04%	0,52%	
65	01-02-10	1.008.784.422,11	65,76%	54,16%	0,95%	10,86%	0,58%	6,71%	
66	01-03-10	999.656.702,68	65,33%	53,86%	0,95%	10,80%	0,56%	6,47%	
67	01-04-10	990.505.327,25	64,91%	53,59%	0,94%	10,72%	0,51%	5,92%	
68	01-05-10	981.330.234,49	64,48%	53,29%	0,94%	10,66%	0,55%	6,44%	
69	01-06-10	972.131.362,96	64,06%	53,02%	0,93%	10,59%	0,51%	5,90%	
70	01-07-10	962.908.651,02	63,64%	52,82%	0,92%	10,51%	0,39%	4,53%	
71	01-08-10	954.100.000,24	63,23%	52,59%	0,91%	10,43%	0,43%	5,04%	
72	01-09-10	945.268.520,37	62,81%	52,53%	0,90%	10,31%	0,11%	1,27%	
73	01-10-10	936.414.152,25	62,40%	52,37%	0,89%	10,22%	0,31%	3,64%	
74	01-11-10	927.536.836,56	62,00%	52,09%	0,89%	10,17%	0,54%	6,32%	
75	01-12-10	918.636.513,83	61,59%	51,80%	0,88%	10,12%	0,55%	6,38%	
76	01-01-11	909.713.124,43	61,19%	51,42%	0,88%	10,10%	0,74%	8,51%	

**FTPYME SANTANDER 2**

FECHA	SALDO ANTES PAGO	SALDO REAL	VECTOR DE PREPAGO	PERMANENCIA FINAL DE MES	MORTALIDAD MENSUAL	CPR	MORTALIDAD MENSUAL	CPR
			0,65%					5,40%

DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR
			0,65%					5,40%

77	01-02-11	901.055.152,42	461.440.764,05	60,79%	51,21%	0,88%	10,03%	0,40%	4,73%
78	01-03-11	892.374.741,83	453.602.754,02	60,39%	50,83%	0,87%	10,01%	0,74%	8,55%
79	01-04-11	883.671.834,51	447.821.485,66	60,00%	50,68%	0,87%	9,93%	0,30%	3,57%
80	01-05-11	874.946.372,16	441.564.450,16	59,61%	50,47%	0,86%	9,87%	0,41%	4,86%
81	01-06-11	866.198.296,31	434.446.255,94	59,22%	50,16%	0,86%	9,83%	0,62%	7,17%
82	01-07-11	857.427.548,37	429.170.440,78	58,83%	50,05%	0,85%	9,74%	0,20%	2,42%
83	01-08-11	848.891.264,57	423.360.658,62	58,45%	49,87%	0,84%	9,68%	0,36%	4,26%
84	01-09-11	840.332.857,56	417.822.798,46	58,07%	49,72%	0,84%	9,61%	0,30%	3,58%
85	01-10-11	831.752.270,02	412.995.667,71	57,69%	49,65%	0,83%	9,52%	0,14%	1,62%
86	01-11-11	823.149.444,45	406.961.748,21	57,31%	49,44%	0,83%	9,47%	0,43%	5,05%
87	01-12-11	814.524.323,23	400.621.132,74	56,94%	49,24%	0,82%	9,43%	0,52%	6,01%
88	01-01-12	805.876.848,56	392.307.527,54	56,57%	48,68%	0,82%	9,45%	1,02%	11,62%
89	01-02-12	797.445.119,97	385.604.983,22	56,20%	48,36%	0,82%	9,43%	0,67%	7,74%
90	01-03-12	788.991.539,14	377.225.786,80	55,83%	47,81%	0,83%	9,47%	1,12%	12,69%
91	01-04-12	780.516.049,45	370.253.952,16	55,46%	47,44%	0,83%	9,47%	0,78%	8,99%
92	01-05-12	772.018.594,12	364.195.155,45	55,10%	47,17%	0,82%	9,43%	0,55%	6,45%
93	01-06-12	763.499.116,21	357.658.708,64	54,74%	46,84%	0,82%	9,42%	0,70%	8,07%
94	01-07-12	754.957.558,66	351.700.864,12	54,39%	46,59%	0,82%	9,39%	0,55%	6,44%
95	01-08-12	746.472.747,67	344.806.505,63	54,03%	46,19%	0,82%	9,39%	0,85%	9,69%
96	01-09-12	737.965.946,88	339.602.248,77	53,68%	46,02%	0,81%	9,34%	0,37%	4,40%
97	01-10-12	729.437.099,30	334.318.552,22	53,33%	45,83%	0,81%	9,29%	0,40%	4,75%
98	01-11-12	720.886.147,79	329.081.045,55	52,98%	45,65%	0,81%	9,25%	0,40%	4,68%
99	01-12-12	712.313.035,06	323.048.457,76	52,63%	45,35%	0,80%	9,23%	0,65%	7,55%
100	01-01-13	703.717.703,68	317.238.374,11	52,29%	45,08%	0,80%	9,21%	0,60%	6,96%
101	01-02-13	695.368.405,43	312.070.221,71	51,95%	44,88%	0,80%	9,17%	0,45%	5,25%
102	01-03-13	686.997.468,59	305.806.280,39	51,61%	44,51%	0,80%	9,17%	0,81%	9,33%
103	01-04-13	678.604.837,07	299.664.257,21	51,27%	44,16%	0,80%	9,17%	0,80%	9,15%
104	01-05-13	670.190.454,65	293.806.261,41	50,94%	43,84%	0,80%	9,16%	0,72%	8,35%
105	01-06-13	661.754.264,95	289.051.508,03	50,61%	43,68%	0,79%	9,11%	0,36%	4,28%
106	01-07-13	653.296.211,46	284.696.163,46	50,28%	43,58%	0,79%	9,06%	0,23%	2,74%
107	01-08-13	645.811.272,16	280.259.807,21	49,95%	43,41%	0,78%	9,01%	0,39%	4,54%
108	01-09-13	637.906.416,06	276.000.106,17	49,62%	43,27%	0,78%	8,97%	0,33%	3,89%
109	01-10-13	630.181.591,54	271.406.263,35	49,30%	43,07%	0,78%	8,94%	0,46%	5,37%
110	01-11-13	622.436.746,85	267.840.879,96	48,98%	43,03%	0,77%	8,87%	0,09%	1,02%
111	01-12-13	614.671.830,11	263.496.159,74	48,66%	42,87%	0,77%	8,83%	0,38%	4,46%
112	01-01-14	606.886.789,29	258.297.554,91	48,34%	42,56%	0,77%	8,82%	0,72%	8,26%
113	01-02-14	600.232.480,01	254.545.164,81	48,02%	42,41%	0,76%	8,78%	0,36%	4,24%
114	01-03-14	593.560.924,99	250.900.565,49	47,71%	42,27%	0,76%	8,74%	0,32%	3,82%
115	01-04-14	586.872.079,52	246.873.368,73	47,40%	42,07%	0,76%	8,71%	0,48%	5,65%
116	01-05-14	580.165.898,79	243.545.225,57	47,09%	41,98%	0,75%	8,66%	0,21%	2,47%
117	01-06-14	573.442.337,88	240.193.454,61	46,78%	41,89%	0,75%	8,61%	0,22%	2,61%
118	01-07-14	566.701.351,74	236.297.621,71	46,48%	41,70%	0,74%	8,58%	0,45%	5,29%
119	01-08-14	560.220.523,86	233.125.575,08	46,17%	41,61%	0,74%	8,53%	0,20%	2,39%
120	01-09-14	553.722.899,83	229.235.527,26	45,87%	41,40%	0,74%	8,51%	0,51%	6,01%
121	01-10-14	547.208.436,13	225.880.516,59	45,57%	41,28%	0,73%	8,47%	0,29%	3,43%
122	01-11-14	540.677.089,10	220.594.843,91	45,27%	40,80%	0,74%	8,51%	1,16%	13,07%
123	01-12-14	534.128.815,01	220.594.843,91	44,98%	41,30%	0,72%	8,33%	-1,23%	-15,75%
124	01-01-15	527.563.569,97	215.360.019,12	44,68%	40,82%	0,73%	8,37%	1,16%	13,05%
125	01-02-15	521.344.367,63	211.990.044,39	44,39%	40,66%	0,72%	8,34%	0,39%	4,59%
126	01-03-15	515.109.047,20	209.080.191,47	44,10%	40,59%	0,72%	8,29%	0,18%	2,12%
127	01-04-15	508.857.566,89	206.236.410,27	43,82%	40,53%	0,71%	8,24%	0,15%	1,77%
128	01-05-15	502.589.884,83	202.345.989,10	43,53%	40,26%	0,71%	8,24%	0,66%	7,67%
129	01-06-15	496.305.959,03	199.525.076,98	43,24%	40,20%	0,71%	8,19%	0,15%	1,73%
130	01-07-15	490.005.747,38	196.233.606,48	42,96%	40,05%	0,71%	8,16%	0,39%	4,52%
131	01-08-15	484.543.217,84	193.443.135,57	42,68%	39,92%	0,70%	8,13%	0,31%	3,67%
132	01-09-15	479.066.531,24	190.825.233,30	42,40%	39,83%	0,70%	8,09%	0,23%	2,67%
133	01-10-15	473.575.650,90	188.380.386,84	42,13%	39,78%	0,70%	8,04%	0,14%	1,63%
134	01-11-15	468.070.540,02	185.470.170,13	41,85%	39,62%	0,69%	8,01%	0,39%	4,55%
135	01-12-15	462.551.161,74	184.122.649,86	41,58%	39,81%	0,69%	7,92%	-0,46%	-5,64%
136	01-01-16	457.017.479,06	180.537.203,59	41,31%	39,50%	0,69%	7,92%	0,76%	8,75%
137	01-02-16	452.453.221,19	178.007.011,80	41,04%	39,34%	0,68%	7,90%	0,41%	4,77%
138	01-03-16	447.877.134,28	175.520.794,48	40,77%	39,19%	0,68%	7,88%	0,39%	4,57%
139	01-04-16	443.289.187,68	173.198.470,89	40,50%	39,07%	0,68%	7,85%	0,30%	3,56%
140	01-05-16	438.689.350,66	170.668.722,29	40,24%	38,90%	0,68%	7,83%	0,43%	5,01%
141	01-06-16	434.077.592,38	167.101.994,87	39,98%	38,50%	0,68%	7,86%	1,05%	11,89%
142	01-07-16	429.453.881,97	165.064.170,74	39,72%	38,44%	0,68%	7,82%	0,16%	1,86%
143	01-08-16	425.000.897,72	162.012.466,77	39,46%	38,12%	0,68%	7,83%	0,82%	9,41%
144	01-09-16	420.536.372,81	159.602.899,35	39,20%	37,95%	0,68%	7,81%	0,44%	5,17%
145	01-10-16	416.060.277,34	157.551.700,93	38,94%	37,87%	0,67%	7,77%	0,22%	2,65%
146	01-11-16	411.572.581,33	154.720.919,13	38,69%	37,59%	0,67%	7,78%	0,73%	8,37%
147	01-12-16	407.073.254,70	152.831.830,69	38,44%	37,54%	0,67%	7,74%	0,13%	1,54%
148	01-01-17	402.562.267,32	149.819.655,80	38,19%	37,22%	0,67%	7,75%	0,87%	9,98%
149	01-02-17	398.192.282,84	147.863.913,13	37,94%	37,13%	0,67%	7,72%	0,22%	2,63%
150	01-03-17	393.810.972,82	144.254.943,91	37,69%	36,63%	0,67%	7,77%	1,36%	15,10%
151	01-04-17	389.418.307,91	142.162.874,07	37,44%	36,51%	0,67%	7,75%	0,34%	3,99%
152	01-05-17	385.014.258,67	139.888.820,63	37,20%	36,33%	0,67%	7,73%	0,47%	5,54%
153	01-06-17	380.598.795,60	137.145.678,80	36,95%	36,03%	0,67%	7,74%	0,82%	9,45%
154	01-07-17	376.171.889,13	134.774.833,73	36,71%	35,83%	0,67%	7,73%	0,57%	6,65%
155	01-08-17	371.781.725,00	132.569.600,70	36,47%	35,66%	0,67%	7,72%	0,47%	5,55%
156	01-09-17	367.380.183,03	130.762.120,48	36,24%	35,59%	0,66%	7,69%	0,18%	2,16%
157	01-10-17	362.967.233,73	128.595.933,60	36,00%	35,43%	0,66%	7,67%	0,46%	5,39%
158	01-11-17	358.542.847,54	126.146.164,16	35,76%	35,18%	0,66%	7,67%	0,69%	8,02%
159	01-12-17	354.106.994,81	124.071.722,42	35,53%	35,04%	0,66%	7,66%	0,41%	4,84%
160	01-01-18	349.659.645,83	121.897.521,03	35,30%	34,86%	0,66%	7,65%	0,50%	5,87%
161	01-02-18	345.602.449,62	119.871.707,51	35,07%	34,68%	0,66%	7,63%	0,51%	5,92%
162	01-03-18	341.534.738,52	118.229.248,13	34,84%	34,62%	0,66%	7,60%	0,20%	2,32%
163	01-04-18	337.456.485,26	116.159.820,41	34,61%	34,42%	0,66%	7,60%	0,56%	6,55%
164	01-05-18	333.367.662,53	113.971.562,01	34,39%	34,19%	0,66%	7,60%	0,68%	7,87%
165	01-06-18	329.268.242,93	112.313.940,62	34,16%	34,11%	0,65%	7,57%	0,23%	2,70%
166	01-07-18	325.158.199,01	110.354.837,30	33,94%	33,94%	0,65%	7,56%	0,50%	5,86%
167	01-08-18	321.578.737,06	107.941.667,14	33,72%	33,57%	0,66%	7,59%	1,10%	12,41%
168	01-09-18	317.989.998,33	106.378.949,42	33,50%	33,45%	0,65%	7,57%	0,34%	3,95%
169	01-10-18	314.391.958,80	105.304.241,98	33,28%	33,49%	0,65%	7,52%	-0,12%	-1,48%