



**FONDO DE TITULIZACIÓN DE ACTIVOS
PYMES SANTANDER 8**

OCTOBER 31ST 2015

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	269.608,21	143.646,96	316.067,82	886.734,95	4.195.049,52	0,00
Interest	22.979,17	19.802,14	26.263,32	29.017,42	11.895,07	151,77
Credit Rights	8.878.623,66	3.437.629,94	2.953.561,66	2.140.452,33	4.512.941,98	0,00
Number of CR	322	81	66	107	160	0
% Credit Rights	2,05%	0,79%	0,68%	0,49%	1,04%	0,00%

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
31/10/2014	17.408	1.087.833.985,52	1.238	22.759.738,47	148.987,50	22.908.725,97	50.970.168,77	4,69%
28/11/2014	16.046	983.286.630,93	1.286	32.587.629,93	172.216,36	32.759.846,29	63.723.751,36	6,48%
31/12/2014	14.115	839.646.317,27	1.252	16.561.988,73	185.894,46	16.747.883,19	49.109.198,52	5,85%
30/01/2015	13.117	748.768.611,02	1.217	19.885.524,33	188.175,37	20.073.699,70	55.860.187,39	7,46%
27/02/2015	12.399	685.533.188,92	1.180	11.866.271,12	187.133,42	12.053.404,54	42.069.250,25	6,14%
31/03/2015	11.689	648.916.666,68	983	11.063.184,86	136.843,98	11.200.028,84	33.399.908,75	5,15%
30/04/2015	11.083	617.523.675,82	1.017	10.716.371,57	128.468,91	10.844.840,48	36.415.080,67	5,90%
29/05/2015	10.519	588.327.206,28	902	10.198.806,02	125.697,35	10.324.503,37	36.477.401,74	6,20%
30/06/2015	10.007	558.780.500,70	897	8.135.785,60	152.717,60	8.288.503,20	35.902.676,89	6,43%
31/07/2015	9.369	513.065.767,09	839	7.326.352,75	162.271,82	7.488.624,57	30.538.232,89	5,95%
31/08/2015	9.081	487.186.695,63	809	7.432.576,00	127.079,82	7.559.655,82	32.741.560,35	6,72%
30/09/2015	8.761	468.734.419,75	755	7.337.087,46	118.246,09	7.455.333,55	24.587.164,68	5,25%
30/10/2015	8.278	433.951.459,42	736	5.811.107,46	110.108,89	5.921.216,35	21.923.209,57	5,05%



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OCTOBER 31ST 2015

WRITE OFF (18 MONTHS)	
Current cumulative write off	8.188.864,58 €
Last cumulative write off	6.446.782,35 €
Cumulative write off this month	1.742.082,23 €

Legal	4.702.747,22 €
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Legal : Loans in which the originator will take legal actions. This amount is included in the over 180 days in arrears bucket.

Transitory Properties	11.598,61 €
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Net Losses	78.346,98 €
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OCTOBER 31ST 2015

MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES

	FAILED LOANS	RECOVERIES	% Recovery	New Transitory Prop
October-14	193.153,90 €	184.265,49 €	0,00%	0,00
November-14	376.279,16 €	184.265,49 €	95,40%	0,00
December-14	744.938,34 €	186.706,24 €	49,62%	0,00
January-15	901.411,15 €	187.263,39 €	25,14%	0,00
February-15	931.482,17 €	187.263,39 €	20,77%	0,00
March-15	1.059.197,90 €	190.215,46 €	20,42%	0,00
April-15	1.600.012,04 €	198.505,31 €	18,74%	0,00
May-15	2.556.371,67 €	215.791,19 €	13,49%	0,00
June-15	5.077.898,80 €	234.561,94 €	9,18%	0,00
July-15	5.657.493,58 €	272.744,03 €	5,37%	24.420,89
August-15	6.326.506,86 €	282.841,55 €	5,00%	24.420,89
September-15	6.846.160,34 €	319.772,74 €	5,05%	24.420,89
October-15	8.649.715,62 €	380.895,98 €	5,56%	24.420,89

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

ARREARS AND LTV 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	132,20	3.753,54	30.194,38	0,00	147.528,43	0,00
Interest	7,44	1.623,65	5.011,18	0,00	0,00	0,00
Credit Rights	327.064,68	581.674,27	898.720,34	0,00	147.528,43	0,00
Number of Credit Rights	2	4	3	0	1	0
% Credit Rights	0,08%	0,13%	0,21%	0,00%	0,03%	0,00%
% LTV	83,00%	100,00%	108,00%	0,00%	4,00%	0,00%