



FONDO DE TITULIZACIÓN DE ACTIVOS PYME SANTANDER 7

September 30th, 2015

ARREARS FROM CURRENT MONTH						
	Up to 30 days	30 to 60 days	60 to 90 days	90 to 180 days	180 to 365 days	More 365 days
Principal	268.528,12	68.446,36	114.499,11	5.101.364,52	3.159.697,30	0,00
Interest	17.978,51	108.339,30	26.872,39	29.296,41	24.556,30	32.484,17
Credit Rights	5.462.644,39	6.579.883,60	4.368.292,64	6.619.932,10	3.461.328,83	0,00
number of C.R.	335	73	70	87	133	0
% Credit Rights	1,80%	2,17%	1,44%	2,18%	1,14%	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
October-14	11.972	633.688.247,21	863	20.565.886,57	173.764,14	20.739.650,71	39.064.666,78	6,16%
November-14	11.717	581.620.427,59	893	20.351.779,13	159.354,16	20.511.133,29	35.539.204,83	6,11%
December-14	11.337	525.826.215,74	863	17.968.019,44	130.261,11	18.098.300,55	29.170.731,62	5,55%
January-15	11.084	508.110.420,91	857	17.682.261,28	188.263,17	17.870.544,45	36.847.455,15	7,25%
February-15	10.772	473.672.290,50	815	20.147.088,36	189.137,49	20.336.225,85	40.220.916,26	8,49%
March-15	10.393	436.093.100,88	744	17.171.394,97	204.065,21	17.375.460,18	30.230.304,63	6,93%
April-15	10.122	410.255.079,61	767	16.893.249,70	244.502,68	17.137.752,38	38.685.438,95	9,43%
May-15	9.813	384.451.071,10	746	11.485.031,05	213.804,70	11.698.835,75	20.848.800,89	5,42%
June-15	9.468	357.476.215,23	701	11.219.597,10	121.730,06	11.341.327,16	22.000.867,77	6,15%
July-15	9.121	332.783.353,30	636	10.164.598,72	183.511,44	10.348.110,16	24.826.659,17	7,46%
August-15	8.909	316.095.816,82	657	10.136.535,45	243.771,28	10.380.306,73	27.994.256,44	8,86%
September-15	8.696	302.897.338,58	698	8.712.535,41	239.527,08	8.952.062,49	26.492.081,56	8,75%

ARREARS AND LTV FROM CURRENT MONTH						
	Up to 30 days	30 to 60 days	60 to 90 days	90 to 180 days	180 to 365 days	More 365 days
Principal	1.676,54	0,00	0,00	0,00	0,00	0,00
Interest	0,00	0,00	0,00	0,00	0,00	0,00
Credit Rights	49.119,67	0,00	0,00	0,00	0,00	0,00
number of C.R.	1	0	0	0	0	0
% Credit Rights	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
% LTV	40,00%	0,00%	0,00%	0,00%	0,00%	0,00%



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LEGAL LOANS	
Previous Date	6.299.938,50 €
Legal loans in month	(1.628.550,11) €
Current Date	4.671.388,39 €

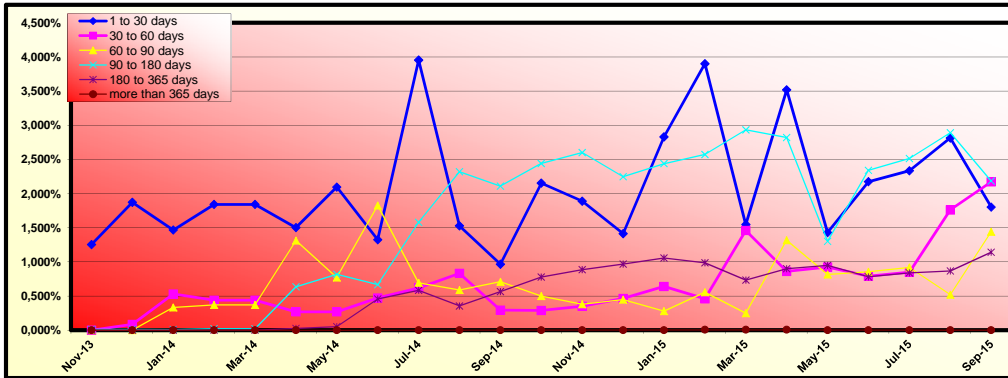
Legal : Loans in which the originator will take legal actions. This amount is included in the less than 365 days in arrears bucket.

CUMULATIVE WRITE-OFF LOANS	
Previous Date	10.167.010,38 €
Write-off loans in month	(1.440.650,67) €
Current Date	8.726.359,71 €

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

POOL LOSSES	
Losses previous Date	1.704.997,18 €
Losses in month	3.145.930,61 €
Losses current Date	4.850.927,79 €

HISTORICAL ARREARS				
Intervals	June-15	July-15	August-15	September-15
1 to 30 days	2,174%	2,335%	2,815%	1,803%
30 to 60 days	0,791%	0,849%	1,760%	2,172%
60 to 90 days	0,855%	0,918%	0,521%	1,442%
90 to 180 days	2,341%	2,514%	2,890%	2,185%
180 to 365 days	0,782%	0,840%	0,868%	1,142%
more than 365 days	0,000%	0,000%	0,000%	0,000%



**FONDO DE TITULIZACIÓN DE ACTIVOS PYME SANTANDER 7**

September 30th, 2015

MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES				
	FAILED LOANS	RECOVERIES	% Recovery	NEW TRANSITORY PROPERTIES
October-14	4.597.180,06	1.226.662,10	26,68%	0,00
November-14	5.174.302,89	1.227.681,86	26,71%	0,00
December-14	7.234.604,71	1.258.364,69	24,32%	0,00
January-15	8.272.849,93	1.286.777,07	17,79%	0,00
February-15	9.150.639,55	1.307.454,62	15,80%	0,00
March-15	10.835.911,24	1.722.337,23	18,82%	0,00
April-15	11.478.225,97	1.788.704,54	16,51%	0,00
May-15	11.729.974,51	1.839.396,52	16,03%	0,00
June-15	12.315.680,17	1.857.411,30	15,83%	0,00
July-15	13.646.920,17	1.898.162,20	15,41%	0,00
August-15	13.837.267,59	1.918.813,08	14,06%	0,00
September-15	15.568.946,42	1.929.343,56	13,94%	0,00

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