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Preliminary Terms and Conditions

December 2007

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FTA SANTANDER FINANCIACIÓN 2

EUR 1,471.8 Million

Terminology in English in this document may not coincide with that of the English translation of the Offering Circular. The Spanish Offering Circular, approved by the CNMV, is the only legally binding document for this issue.

Class	Rating (Fitch)	Size (€mm)	Size (%)	Initial Credit Enhancement *	Coupon	Est. WAL ** (Years)	Payment Window	Legal Final Mat.
A	[AAA]	[1,254.3]	[86.50]%	[15.00]%	3M Euribor + [] bps	[1.73]	[Feb 08 / Nov 11]	[Aug. 2035]
B	[AA]	[66.0]	[4.00]%	[11.00]%	3M Euribor + [] bps	[4.29]	[Feb 08 / May 12]	[Aug. 2035]
C	[A]	[44.9]	[3.10]%	[7.90]%	3M Euribor + [] bps	[4.52]	[Feb 08 / May 12]	[Aug. 2035]
D	[BBB]	[29.0]	[2.00]%	[5.90]%	3M Euribor + [] bps	[4.52]	[Feb 08 / May 12]	[Aug. 2035]
E	[BB]	[63.6]	[4.40]%	[1.50]%	3M Euribor + [] bps	[4.52]	[Feb 08 / May 12]	[Aug. 2035]
Total		[1,450.0]	100%					
F	[CCC]	[21.8]	[1.50]%	N/A	N/A	N/A	N/A	[Aug. 2035]

* Additionally, there will be a Guaranteed Gross Excess Spread of 2.75% through the swap

** Assumptions: (i) All loans are subject to a [15]% CPR; (ii) no loan of the initial pool is substituted during the life of the transaction; (iii) no modifications to the terms of any of the loans within the initial pool; (iv) no arrears over 30 days; (v) [0.10] % losses and [0.35] % delinquencies with a recovery rate of [70]%; (vi) the Clean-up Call is exercised.
The Reserve Fund will be funded through Class F Notes.

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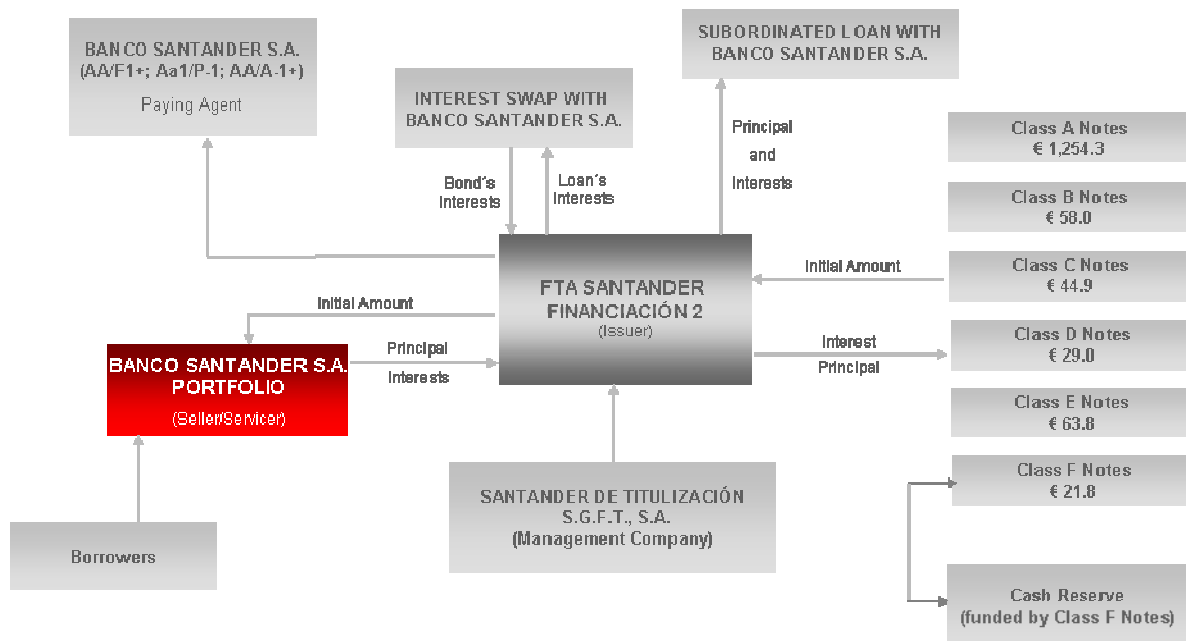
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1. HIGHLIGHTS AND STRUCTURE DIAGRAM

Highly reputed and experienced originator	SANTANDER, the first Spanish financial institution in assets/market capitalisation, with a leading presence all around the country. In Europe, SANTANDER is among the leaders in consumer finance.
Strategic Issue	FTA SANTANDER Financiación 2 is the fourth transaction originated by SANTANDER under the Consumer programme. The transaction is backed by a portfolio of consumer loans in Spain.
High quality portfolio and granularity	[204,575] consumer loans in the provisional portfolio with an average current loan amount of EUR [1,620,543,201.57] and [10] months seasoning.
Very good geographic diversification	Good diversification of the loans in the main regions of Spain (Madrid [24.09%]; Andalucía [16.59%]; Cataluña [13.74%]).
Experienced management company	Santander de Titulización, SGFT, 81% owned by SANTANDER, manages more than 45 funds of ABS issues, including most ABS transactions originated by SANTANDER.

STRUCTURE DIAGRAM





2. TERM SHEET

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<i>Issuer (or Fund):</i>	FTA Santander Financiación 2, a bankruptcy remote asset securitisation fund incorporated under Spanish law
<i>Type of Issue:</i>	Consumer loans
<i>Total Amount of issue:</i>	EUR [1,471.8] million
<i>Collateral type:</i>	Static portfolio of consumer loans granted to individuals in Spain, originated by SANTANDER through its ordinary credit process.
<i>Originator and Servicer:</i>	BANCO SANTANDER, SA ("SANTANDER") (Fitch: AA / F1+; Moody's: Aa1 / P-1; S&P: AA / A-1+)
<i>Joint Lead Managers and Bookrunners</i>	SANTANDER, CALYON
<i>Paying Agent:</i>	SANTANDER
<i>Depository:</i>	SANTANDER
<i>Swap Counterparty:</i>	SANTANDER
<i>Loan Pool Auditors:</i>	Deloitte S.L.
<i>Legal Counsel of the Issuer:</i>	JONES DAY
<i>Securitisation Fund Management Company (SGFT):</i>	Santander de Titulización, SGFT, S.A.
<i>Coupon:</i>	3-month Euribor plus a margin
<i>Registration at the CNMV:</i>	[11 th December 2007]
<i>Incorporation of the FTA:</i>	[17 th] December 2007
<i>Closing and Settlement Date:</i>	[18 th December 2007]
<i>First Payment Date:</i>	[20 th February 2008]
<i>Legal Final Maturity:</i>	[20 nd August 2035]
<i>Interest Payment Dates:</i>	20 nd February, May, August and November or following business day



Clean-up Call:	To be exercised at the option of the Management Company from the Payment Date on which the aggregate principal balance of Outstanding Loans is less than or equal to 10% of the aggregate issue amount
Interest Determination Date:	[14 th December 2007] is the first determination date
Interest Accrual:	Actual / 360
Listing:	AIAF
Settlement:	Iberclear
Denomination:	EUR 100,000
Governing Law:	Spanish law

UNDERLYING COLLATERAL (as of 12 November 2007) [SUBJECT TO CHANGE]

Underlying assets:	Consumer loans provided by SANTANDER to individuals in Spain.	
Summary details of the preliminary loan portfolio (as of 12 November 2007):	- Total Amount:	EUR [1,620,543,201.57]
	- Number of Loans:	[204,575] loans
	- Current Average Balance:	EUR [7,921.51]
	- Wtd. avg. Seasoning:	[10] months
	- Wtd. avg. Residual Life:	[4.94] yrs
	- Wtd. avg. Interest Rate:	[8.11]%
	- Index Distribution:	Fixed: [16.68]% Floating: [83.32]%
	- Regional distribution:	Madrid: [24.09]% Andalucía: [16.59]% Cataluña: [13.74]%
Delinquent Loans:	Loans in arrears for more than 90 days (excluding the Doubtful Loans).	
Doubtful Loans:	Those loans which: (i) have amounts in arrears for a period equal to or greater than [12] months; or (ii) if there is no reasonable expectation of recovery	
Outstanding Loans:	All outstanding loans other than Doubtful Loans.	



CREDIT AND AMORTISATION STRUCTURE

<p>Reserve Fund:</p>	<p>Cash reserve, fully funded at closing, amounting to EUR [21.8] million ([1.5]% of initial principal balance of the Notes) through a Subordinated Loan.</p> <p>The Cash Reserve shall be equal to:</p> <ul style="list-style-type: none">(i) [1.50%] of the principal outstanding balance of Classes A, B, C, D and E Notes until the Cash Reserve will be the 3% of the outstanding balance of these Notes.(ii) When the Cash Reserve is equal to the 3% of the principal outstanding balance of Classes A, B, C, D and E, the Cash Reserve shall keep in this percentage until the value will be equal to € 10,900,000. <p>The Cash Reserve will not be reduced:</p> <ul style="list-style-type: none">(i) if loans delinquent by > [90] days make up more than [1%] of outstanding loans;(ii) if the accumulated balance of written-off loans make up more than [1%] of the initial balance of the loans(iii) before [2] years from the Closing Date(iv) If the Cash Reserve was not fully funded on the previous payment date
<p>Subordinated Start-up Loan:</p>	<p>SANTANDER TITULIZACIÓN will grant a Subordinated Start-up Loan to the Fund for a total amount equal to EUR [475,000]. The amount of the Subordinated Start-up Loan will be used to fund the Initial Expenses for the issue of the Notes and the constitution of the Fund. The Subordinated Start-up Loan will accrue a variable interest rate equal to Euribor 3 months (the current reference rate of the Notes) plus a margin of [0.65]%. The payment will be subject to the Priorities of Payment.</p>
<p>Swap:</p>	<p>SANTANDER and the Issuer will enter into a swap to hedge the interest rate risk.</p> <p>The swap will pay to the Issuer:</p> <ul style="list-style-type: none">(i) the weighted average coupon of the Notes, plus(ii) a guaranteed gross excess spread of [275] bps, all based on performing loans (non Delinquent Loans), plus(iii) the servicing fee. <p>The Issuer will pay an amount equal to all the interest actually received from the pool of loans in the relevant calculation period.</p>



<p>Credit Enhancement:</p>	<p>Class A Notes:</p> <ul style="list-style-type: none"> (i) Gross excess spread of [275] bps per annum guaranteed via the swap; (ii) Fully funded Reserve Fund ([21.8m] EUR); (iii) Sequential amortisation; (iv) Classes B, C, D and E Notes subordination: initially [15.00]%; and (v) Claims over the borrowers and assets securing the loans. <p>Class B Notes:</p> <ul style="list-style-type: none"> (i) Gross excess spread of [275] bps per annum guaranteed via the swap; (ii) Fully funded Reserve Fund ([21.8m] EUR); (iii) Sequential amortisation; (iv) Classes C, D and E Notes subordination: initially [11.00]%; and (v) Claims over the borrowers and assets securing the loans. <p>Class C Notes:</p> <ul style="list-style-type: none"> (i) Gross excess spread of [275] bps per annum guaranteed via the swap; (ii) Fully funded Reserve Fund ([21.8m] EUR); and (iii) Sequential amortisation; (iv) Classes D and E Notes subordination: initially [7.90]%; and (v) Claims over the borrowers and assets securing the loans. <p>Class D Notes:</p> <ul style="list-style-type: none"> (i) Gross excess spread of [275] bps per annum guaranteed via the swap; (ii) Fully funded Reserve Fund ([21.8m] EUR); (iii) Sequential amortisation; (iv) Class E Notes subordination: initially [5.90]%; and (v) Claims over the borrowers and assets securing the loans. <p>Class E Notes:</p> <ul style="list-style-type: none"> (i) Gross excess spread of [275] bps per annum guaranteed via the swap; (ii) Fully funded Reserve Fund ([21.8m] EUR); (iii) Claims over the borrowers and assets securing the loans. 																								
<p>“Artificial Write-Off” mechanism:</p>	<p>The transaction’s structure benefits from an “artificial write-off” mechanism. Excess spread in the transaction will be used on each payment date to amortize the notes for the amounts of Doubtful Loans (those loans which have amounts in arrears for a period equal to or greater than [12] months, or earlier if there is no reasonable expectation of recovery).</p>																								
<p>Expected Final Maturity, assuming the 10% clean-up call is exercised:</p>	<table border="1"> <thead> <tr> <th>Class/CPR</th> <th>12%</th> <th>15%</th> <th>18%</th> </tr> </thead> <tbody> <tr> <td>A</td> <td></td> <td>[November 2011]</td> <td></td> </tr> <tr> <td>B</td> <td></td> <td>[May 2012]</td> <td></td> </tr> <tr> <td>C</td> <td></td> <td>[May 2012]</td> <td></td> </tr> <tr> <td>D</td> <td></td> <td>[May 2012]</td> <td></td> </tr> <tr> <td>E</td> <td></td> <td>[May 2012]</td> <td></td> </tr> </tbody> </table>	Class/CPR	12%	15%	18%	A		[November 2011]		B		[May 2012]		C		[May 2012]		D		[May 2012]		E		[May 2012]	
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Priorities of Payment:	<ol style="list-style-type: none"> 1 Ordinary and extraordinary expenses and taxes of the Fund 2 Net payments due under the Interest Rate Swap (except for swap termination payments due to a default by the Swap Counterparty) 3 Interest on Class A Notes 4 Interest on Class B Notes (when not deferred) 5 Interest on Series C Notes (when not deferred) 6 Interest on Series D Notes (when not deferred) 7 Interest on Series E Notes (when not deferred) 8 Class A, B, C, D and E Notes principal amortisation (accordingly to the principal repayment rules) 9 Interest on Class B Notes (when deferred) 10 Interest on Series C Notes (when deferred) 11 Interest on Series D Notes (when deferred) 12 Interest on Series E Notes (when deferred) 13 Replenishment of the Reserve Fund 14 Interest on Series F Notes (when not deferred) 15 Series F Notes principal amortisation 16 Net swap termination payments (where such termination was caused by a default by the Swap Counterparty) 17 Interest on the Subordinated Loan 18 Repayment of the principal of the Subordinated Loan 19 Management Fees 20 Extraordinary Interest on Series F Notes
Priorities of Payment (post-enforcement):	<ol style="list-style-type: none"> 1. Ordinary and extraordinary expenses and taxes of the Fund 2. Net payments due under the Interest Rate Swap (except for swap termination payments due to a default by the Swap Counterparty) 3. Interest on Class A Notes 4. Series A Notes principal amortisation 5. Interest on Class B Notes 6. Series B Notes principal amortisation 7. Interest on Series C Notes 8. Series C Notes principal amortisation 9. Interest on Series D Notes 10. Series D Notes principal amortisation 11. Interest on Series E Notes 12. Series E Notes principal amortisation 13. Interest on Series F Notes 14. Series F Notes principal amortisation 15. Interest and principal payment of the Credit Line 16. Net swap termination payments (where such termination was caused by a default by the Swap Counterparty) 17. Interest on the Subordinated Loan 18. Repayment of the principal of the Subordinated Loan 19. Management Fees 20. Extraordinary Interest on Series F Notes
Class B Notes Interest Deferral:	In case that Class A is not already amortised and the Principal Deficiency is greater than (a) [50]% of Class B outstanding balance, plus (b) [100]% of Class C, D and E outstanding balance.
Class C Notes Interest Deferral:	In case that Classes A and B are not already amortised and the Principal Deficiency is greater than [50]% of Class C outstanding balance , plus (b) [100]% of Class D and E outstanding balance.
Class D Notes Interest Deferral:	In case that Classes A, B and C are not already amortised and the Principal Deficiency is greater than [50]% of Class D outstanding balance , plus (b) [100]% of Class E outstanding balance.



<i>Class E Notes Interest Deferral:</i>	In case that Classes A, B, C and E are not already amortised and the Principal Deficiency is greater than [50]% of Class E outstanding balance.
<i>Sequential Amortisation</i>	<p>The amortisation of the Class A Notes will have partial amortisations in each payment day, using the Available Funds until total amortisation.</p> <p>Once the Class A Notes are completely amortised, the amortisation of the Class B Notes will have partial amortisations in each payment day, using the Available Funds until the total amortisation.</p> <p>Once the Classes A and B Notes are completely amortised, the amortisation of the Class C Notes will have partial amortisations in each payment day, using the Available Funds until the total amortisation.</p> <p>Once the Classes A, B and C Notes are completely amortised, the amortisation of the Class D Notes will have partial amortisations in each payment day, using the Available Funds until the total amortisation.</p> <p>Once the Class A, B, C and D Notes are completely amortised, the amortisation of the Class E Notes will have partial amortisations in each payment day, using the Available Funds until the total amortisation.</p>
<i>Taxation:</i>	Under Spanish law interest payments in respect of the Notes will be subject to withholding tax in Spain, currently at the rate of 18 per cent, in the case of (a) individual holders who are resident for tax purposes in Spain and (b) holders who receive payments through a Tax Haven (as defined in Royal Decree 1080/1991 of 5th July, 1991). In addition, holders who fail to provide the information required regarding their identification and tax residence will also receive payments subject to Spanish withholding tax



4. SANTANDER DE TITULIZACIÓN

Santander de Titulización, SGFT, SA, which is included in GRUPO SANTANDER, is a CNMV-approved Securitisation Fund Management Company (SGFT) that manages in particular most of the ABS transactions originated by SANTANDER.

BANCO SANTANDER, S.A. is the main shareholder of the company, with 81% of the capital, while the 19% is owned by SANTANDER INVESTMENT S.A.

Funds managed by Santander de Titulización and originated by SANTANDER:

FONDOS DE TITULIZACION HIPOTECARIA						
FONDOS	SERIES	SALDO VIVO POR SERIE	TIPO POR SERIES	AGENCIA DE CALIFICACION	FECHA CONSTITUCION	SALDO INICIAL ACTIVOS
FTH HIPOTEBANSA VI	Serie A	23.136.524,37 €	Libor 3M + 0.12%	S&P España / Moody´s España	10/27/1997	262.942.795,67 €
	Serie B	2.527.118,60 €	Libor 3M + 0.50%			
	Total	25.663.642,97 €				
FTH HIPOTEBANSA VII	Serie A	44.371.786,05 €	Libor 3M + 0.15%	S&P España / Moody´s España	5/5/1998	317.334.391,12 €
	Serie B	4.437.178,68 €	Libor 3M + 0.525%			
	Total	48.808.964,73 €				
FTH UCI 4	Serie A	22.068.100,64 €	Libor 3M + 0.16%	S&P España	6/25/1998	180.303.631,32 €
	Serie B	2.206.810,48 €	Libor 3M + 0.575%			
	Total	24.274.911,12 €				
FTH HIPOTEBANSA VIII	Serie A	54.611.114,76 €	Libor 3M + 0.27%	Fitch IBCA / Moody´s España	12/17/1998	328.302.862,02 €
	Serie B	5.461.111,98 €	Libor 3M + 0.800%			
	Total	60.072.226,74 €				
FTH UCI 5	Serie A	45.084.195,20 €	Euribor 3M + 0.23%	Moody´s España	6/3/1999	265.000.000,00 €
	Serie B		Euribor 3M + 0.625%			
	Total	3.606.735,60 €				
FTH BANESTO 1	Serie A	105.166.341,36 €	Euribor 3M + 0.23%	Moody´s España	7/29/1999	759.000.000,00 €
	Serie B		Euribor 3M + 0.625%			
	Total	8.413.308,68 €				
FTH HIPOTEBANSA IX	Serie A	115.494.529,80 €	Euribor 3M + 0.27%	Fitch IBCA / Moody´s España	11/10/1999	519.200.000,00 €
	Serie B	11.549.454,00 €	Euribor 3M + 0.75%			
	Total	127.043.983,80 €				
FTH BANESTO 2	Serie A	157.374.993,00 €	Euribor 3M + 0.27%	Moody´s España	5/8/2000	715.000.000,00 €
	Serie B		Euribor 3M + 0.625%			
	Total	11.016.252,50 €				
FTH BANESTO 3	Serie A	151.755.674,48 €	Euribor 3M + 0.23%	Moody´s España	7/16/2001	545.000.000,00 €
	Serie B	15.175.569,36 €	Euribor 3M + 0.60%			
	Total	166.931.243,84 €				
FTH BANESTO 4	Serie A	686.839.006,50 €	Euribor 3M + 0.20%	S&P España	11/15/2003	1.500.001.867,69 €
	Serie B	45.000.000,00 €	Euribor 3M + 0.65%			
	Total	731.839.006,50 €				
FTH UCI 10	Serie A	272.671.394,10 €	Euribor 3M + 0.16%	S&P España	5/14/2004	700.000.000,00 €
	Serie B	17.404.558,50 €	Euribor 3M + 0.50%			
	Total	290.075.952,60 €				
FTH UCI 12	Serie A	489.086.577,92 €	Euribor 3M + 0.15%	S&P España	5/30/2005	900.000.000,00 €
	Serie B	9.000.000,00 €	Euribor 3M + 0.27%			
	Serie C	23.800.000,00 €	Euribor 3M + 0.60%			
	Total	521.886.577,92 €				
TOTAL FTH		2.327.258.336,56 €				6.992.085.547,82 €



FONDOS DE TITULIZACION DE ACTIVOS						
FONDOS	SERIES	SALDO VIVO POR SERIE	TIPO POR SERIES	AGENCIA DE CALIFICACION	FECHA CONSTITUCION	SALDO INICIAL ACTIVOS
FTA SANTANDER 1	Pag. Intern	1.090.000.000,00 €		S&P España / Moody's España	26/11/1998	1.202.024.208,77 €
	Pag. Nac.	0,00 €				
	Total	1.090.000.000,00 €				
FTA UCI 6	Serie A	89.541.485,83 €	Euribor 3M+ 0.295%	Moody's España	19/6/2000	457.000.000,00 €
	Serie B	7.879.650,75 €	Euribor 3M+ 0.775%			
	Total	97.421.136,58 €				
FTA UCI 7	Serie A	106.783.792,86 €	Euribor 3M+ 0.250%	S&P España / Moody's España	25/10/2001	455.000.000,00 €
	Serie B	7.474.864,16 €	Euribor 3M+ 0.700%			
	Total	114.258.657,02 €				
FTA HIPOTEBANSA X	Serie A	291.603.705,36 €	Euribor 3M+ 0.21%	S&P España / Moody's España	4/3/2002	917.000.000,00 €
	Serie B	18.300.000,00 €	Euribor 3M+ 0.55%			
	Total	309.903.705,36 €				
FTA FTPYME BANESTO 1	SERIE A1(G)	0,00 €	Euribor 3M+ 0.01%	Fitch IBCA / Moody's España	11/6/2002	500.000.000,00 €
	SERIE A1	0,00 €	Euribor 3M+ 0.35%			
	SERIE A2(G)	0,00 €	Euribor 3M+ 0.04%			
	SERIE A2	0,00 €	Euribor 3M+ 0.38%			
	SERIE A3(G)	166.700.000,00 €	Euribor 3M+ 0.07%			
	SERIE A3	41.700.000,00 €	Euribor 3M+ 0.48%			
	SERIE B(G)	846.024,00 €	Euribor 3M+ 0.20%			
	SERIE B	846.024,00 €	Euribor 3M+ 0.90%			
	SERIE C	1.480.541,00 €	Euribor 3M+ 1.80%			
Total	211.572.589,00 €					
FTA UCI 8	Serie A	135.841.239,66 €	Euribor 3M+ 0.220%	S&P España / Moody's España	24/6/2002	600.000.000,00 €
	Serie B	8.965.523,16 €	Euribor 3M+ 0.600%			
	Total	144.806.762,82 €				
FTA HIPOTEBANSA 11	Serie A	444.657.237,12 €	Euribor 3M+ 0.24%	S&P España / Moody's España	26/11/2002	1.062.000.000,00 €
	Serie B	21.200.000,00 €	Euribor 3M+ 0.45%			
	Total	465.857.237,12 €				
SANTANDER CONSUMER FINANCE SPAIN 02-1 FTA	Serie A	117.218.010,70 €	Euribor 3M+ 0.30%	Fitch / Moody's España / S&P	9/12/2002	850.000.000,00 €
	Serie B	7.482.003,45 €	Euribor 3M+ 0.60%			
	Total	124.700.014,15 €				
FTA CONSUMO	Serie A	41.673.430,80 €	Euribor 3M+ 0.25%	S&P España / Moody's España	4/3/2003	1.080.000.000,00 €
	Serie B	37.800.000,00 €	Euribor 3M+ 0.43%			
	Serie C	35.100.000,00 €	Euribor 3M+ 0.73%			
	Serie D	35.100.000,00 €	Euribor 3M+ 1.40%			
	Total	149.673.430,80 €				
FTA UCI 9	Serie A	362.069.174,68 €	Euribor 3M+ 0.265%	S&P España / Moody's España	16/6/2003	1.250.000.000,00 €
	Serie B	26.849.188,00 €	Euribor 3M+ 0.65 %			
	Serie C	5.922.614,76 €	Euribor 3M+ 1.20 %			
	Total	394.840.977,44 €				
FTA FTPYME SANTANDER	Serie A	281.847.902,49 €	Euribor 3M+ 0.25%	Fitch / Moody's España	24/9/2003	1.800.000.000,00 €
	Serie B1(G)	537.100.000,00 €	Euribor 3M+ 0.00%			
	Serie B2	134.300.000,00 €	Euribor 3M+ 0.40%			
	Serie C	27.000.000,00 €	Euribor 3M+ 0.90%			
	Serie D	87.300.000,00 €	Euribor 3M+ 1.80%			
	Total	1.067.547.902,49 €				
FTA SANTANDER HIPOTECARIO 1	Serie A	911.888.206,08 €	Euribor 3M+ 0.18%	S&P España / Moody's España	11/6/2004	1.875.000.000,00 €
	Serie B	53.400.000,00 €	Euribor 3M+ 0.30%			
	Serie C	46.900.000,00 €	Euribor 3M+ 0.50%			
	Serie D	56.300.000,00 €	Euribor 3M+ 0.95%			
	Total	1.068.488.206,08 €				
FTA FTPYME SANTANDER 2	Serie A	520.910.167,05 €	Euribor 3M+ 0.20%	S&P España	21/10/2004	1.850.000.000,00 €
	Serie B	158.371.955,55 €	Euribor 3M+ 0.00%			
	Serie C	81.000.000,00 €	Euribor 3M+ 0.30%			
	Serie D	58.500.000,00 €	Euribor 3M+ 0.70%			
	Serie E	58.500.000,00 €	Euribor 3M+ 1.50%			
	Total	877.282.122,60 €				
FTA UCI 11	Serie A	362.475.990,87 €	Euribor 3M+ 0.14%	S&P España	17/11/2004	850.000.000,00 €
	Serie B	6.000.000,00 €	Euribor 3M+ 0.33%			
	Serie C	22.900.000,00 €	Euribor 3M+ 0.75%			
	Total	391.375.990,87 €				
FTA SANTANDER PUBLICO	Serie A	1.065.550.864,00 €	Euribor 3M+ 0.039%	Fitch / Moody's España	17/12/2004	1.850.000.000,00 €
	Serie B	37.000.000,00 €	Euribor 3M+ 0.30%			
	Total	1.102.550.864,00 €				
FTA SANTANDER AUTO 1	Serie Unica	828.400.803,00 €	Euribor 3M+ 0.059%	S&P España	7/4/2005	1.598.000.000,00 €
	Total	828.400.803,00 €				



FONDOS DE TITULIZACION DE ACTIVOS						
FONDOS	SERIES	SALDO VIVO POR SERIE	TIPO POR SERIES	AGENCIA DE CALIFICACION	FECHA CONSTITUCION	SALDO INICIAL ACTIVOS
FTA SANTANDER EMPRESAS 1	Serie A1	82.647.440,88 €	Euribor 3M+ 0.02%	S&P España / Fitch España	27/10/2005	3.100.000.000,00 €
	Serie A2	1.240.000.000,00 €	Euribor 3M+ 0.12%			
	Serie B	80.600.000,00 €	Euribor 3M+ 0.21%			
	Serie C	96.100.000,00 €	Euribor 3M+ 0.29%			
	Serie D	170.500.000,00 €	Euribor 3M+ 0.59%			
Total		1.669.847.440,88 €				
FTA UCI 14	Serie A	886.870.315,00 €	Euribor 3M+ 0.15%	S&P España / Fitch España	30/11/2005	1.350.000.000,00 €
	Serie B	34.100.000,00 €	Euribor 3M+ 0.29%			
	Serie C	38.400.000,00 €	Euribor 3M+ 0.58%			
Total		959.370.315,00 €				
FTA UCI 15	Serie A	1.002.086.300,54 €	Euribor 3M+ 0.14%	S&P España / Fitch España	28/4/2006	1.430.000.010,22 €
	Serie B	32.900.000,00 €	Euribor 3M+ 0.27%			
	Serie C	56.500.000,00 €	Euribor 3M+ 0.53%			
	Serie D	21.600.000,00 €	Euribor 3M+ 0.58%			
Total		1.113.086.300,54 €				
FTA SANTANDER HIPOTECARIO 2	Serie A	1.498.629.658,20 €	Euribor 3M+ 0.15%	S&P España / Moody's España	30/6/2006	1.955.000.000,00 €
	Serie B	51.800.000,00 €	Euribor 3M+ 0.20%			
	Serie C	32.300.000,00 €	Euribor 3M+ 0.30%			
	Serie D	49.800.000,00 €	Euribor 3M+ 0.55%			
	Serie E	19.600.000,00 €	Euribor 3M+ 2.10%			
	Serie F	17.600.000,00 €	Euribor 3M+ 1.00%			
Total		1.669.729.658,20 €				
FTA SANTANDER CONSUMER SPAIN AUTO 06	Serie A1	1.282.500.000,00 €	Euribor 3M+ 0.15%	S&P España / Fitch España	10/10/2006	1.350.000.000,00 €
	Serie A2	22.300.000,00 €	Euribor 3M+ 0.20%			
	Serie B	22.300.000,00 €	Euribor 3M+ 0.30%			
	Serie C	22.900.000,00 €	Euribor 3M+ 0.55%			
	Serie D	10.200.000,00 €	Euribor 3M+ 2.10%			
Total		1.360.200.000,00 €				
FTA UCI 16	Serie A1	187.247.800,00 €	Euribor 3M+ 0.06%	S&P España / Fitch España	18/10/2006	1.800.000.000,00 €
	Serie A2	1.247.600.000,00 €	Euribor 3M+ 0.15%			
	Serie B	72.000.000,00 €	Euribor 3M+ 0.30%			
	Serie C	41.400.000,00 €	Euribor 3M+ 0.55%			
	Serie D	9.000.000,00 €	Euribor 3M+ 2.25%			
	Serie E	19.800.000,00 €	Euribor 3M+ 2.30%			
Total		1.557.047.800,00 €				
FTA PYMES BANESTO 2	Serie A1	400.000.000,00 €	Euribor 3M+ 0.13%	S&P España / Moody's España Fitch España	17/11/2006	1.000.000.000,00 €
	Serie A2	541.700.000,00 €	Euribor 3M+ 0.16%			
	Serie B	24.300.000,00 €	Euribor 3M+ 0.27%			
	Serie C	34.000.000,00 €	Euribor 3M+ 0.54%			
Total		1.000.000.000,00 €				
FTA FINANCIACION 1	Serie A	1.738.500.000,00 €	Euribor 3M+ 0.15%	S&P España / Moody's España	14/12/2006	1.900.000.000,00 €
	Serie B	25.700.000,00 €	Euribor 3M+ 0.20%			
	Serie C	61.700.000,00 €	Euribor 3M+ 0.30%			
	Serie D	47.500.000,00 €	Euribor 3M+ 0.55%			
	Serie E	26.600.000,00 €	Euribor 3M+ 2.10%			
	Serie F	14.300.000,00 €	Euribor 3M+ 1.00%			
Total		1.914.300.000,00 €				
FTA SANTANDER EMPRESAS 2	Serie A1	665.771.199,23 €	Euribor 3M+ 0.05%	Fitch España/ Moody's España	14/12/2006	2.265.617.199,23 €
	Serie A2	1.365.000.000,00 €	Euribor 3M+ 0.16%			
	Serie B	84.100.000,00 €	Euribor 3M+ 0.22%			
	Serie C	62.300.000,00 €	Euribor 3M+ 0.32%			
	Serie D	59.500.000,00 €	Euribor 3M+ 0.55%			
	Serie E	29.000.000,00 €	Euribor 3M+ 2.10%			
Serie F	53.700.000,00 €	Euribor 3M+ 0.50%				
Total		2.319.371.199,23 €				
FTA SANTANDER HIPOTECARIO 3	Serie A1	485.709.742,63 €	Euribor 3M+ 0,06%	Fitch España/ Moody's España	4/4/2007	2.800.000.000,00 €
	Serie A2	1.540.000.000,00 €	Euribor 3M+ 0,14%			
	Serie A3	420.000.000,00 €	Euribor 3M+ 0,20%			
	Serie B	79.200.000,00 €	Euribor 3M+ 0,22%			
	Serie C	47.500.000,00 €	Euribor 3M+ 0,30%			
	Serie D	72.000.000,00 €	Euribor 3M+ 0,55%			
	Serie E	28.000.000,00 €	Euribor 3M+ 2,10%			
Serie F	22.400.000,00 €	Euribor 3M+ 0,50%				
Total		2.694.809.742,63 €				



FONDOS DE TITULIZACION DE ACTIVOS						
FONDOS	SERIES	SALDO VIVO POR SERIE	TIPO POR SERIES	AGENCIA DE CALIFICACION	FECHA CONSTITUCION	SALDO INICIAL ACTIVOS
FTA UCI 17	Serie A1	262.453.327,50 €	Euribor 3M + 0.10%	S&P España / Fitch España	5/7/2007	1.415.400.000,00 €
	Serie A2	974.200.000,00 €	Euribor 3M + 0.18%			
	Serie B	72.800.000,00 €	Euribor 3M + 0.35%			
	Serie C	28.000.000,00 €	Euribor 3M + 0.60%			
	Serie D	15.400.000,00 €	Euribor 3M + 2.25%			
Total		1.352.853.327,50 €				
FTA SANTANDER CONSUMER SPAIN AUTO 07-01	Serie A	1.902.000.000,00 €	Euribor 3M + 0.15%	S&P España / Fitch España	5/21/2007	2.000.000.000,00 €
	Serie B	78.000.000,00 €	Euribor 3M + 0.28%			
	Serie C	20.000.000,00 €	Euribor 3M + 0.60%			
	Serie D	40.000.000,00 €	Euribor 3M + 3.50%			
Total		2.040.000.000,00 €				
FTA SANTANDER EMPRESAS 3	Serie A1	327.703.280,00 €	Euribor 3M + 0.08%	S&P España / Moody's España Fitch España	5/28/2007	3.500.000.000,00 €
	Serie A2	1.800.000.000,00 €	Euribor 3M + 0.17%			
	Serie A3	627.500.000,00 €	Euribor 3M + 0.25%			
	Serie B	39.700.000,00 €	Euribor 3M + 0.28%			
	Serie C	117.300.000,00 €	Euribor 3M + 0.32%			
	Serie D	70.000.000,00 €	Euribor 3M + 0.65%			
	Serie E	45.500.000,00 €	Euribor 3M + 2.30%			
	Serie F	45.500.000,00 €	Euribor 3M + 0.50%			
Total		3.073.203.280,00 €				
FINANCIACIÓN BANESTO 1 FTA	Serie A	760.000.000,00 €	Euribor 3M + 0.16%	S&P España / Moody's España	6/25/2007	800.000.000,00 €
	Serie B	24.000.000,00 €	Euribor 3M + 0.25%			
	Serie C	16.000.000,00 €	Euribor 3M + 0.38%			
Total		800.000.000,00 €				
FTA PITCH	Serie 1	1.200.000.000,00 €	5.1353%	S&P España / Moody's España	7/17/2007	1.200.000.000,00 €
Total		1.200.000.000,00 €				
FTA SANTANDER CONSUMER SPAIN 07-2	Serie A	929.000.000,00 €	Euribor 3M + 0.25%	S&P España / Moody's España Fitch España	9/17/2007	1.000.000.000,00 €
	Serie B	27.000.000,00 €	Euribor 3M + 0.50%			
	Serie C	17.500.000,00 €	Euribor 3M + 1.00%			
	Serie D	26.500.000,00 €	Euribor 3M + 1.75%			
	Serie E	20.000.000,00 €	Euribor 3M + 3.50%			
Total		1.020.000.000,00 €				
FTA SANTANDER HIPOTECARIO 4	Serie A1	184.300.000,00 €	Euribor 3M + 0.13%	S&P España / Moody's España Fitch España	10/1/2007	1.230.000.000,00 €
	Serie A2	661.900.000,00 €	Euribor 3M + 0.26%			
	Serie A3	278.000.000,00 €	Euribor 3M + 0.34%			
	Serie B	20.900.000,00 €	Euribor 3M + 0.36%			
	Serie C	30.700.000,00 €	Euribor 3M + 0.52%			
	Serie D	27.100.000,00 €	Euribor 3M + 1.20%			
	Serie E	27.100.000,00 €	Euribor 3M + 3.50%			
	Serie F	14.800.000,00 €	Euribor 3M + 0.50%			
Total		1.244.800.000,00 €				
EMPRESAS BANESTO 1 FTA	Serie A1	1.060.000.000,00 €	Euribor 3M + 0.09%	S&P España	10/5/2007	2.000.000.000,00 €
	Serie A2	800.000.000,00 €	Euribor 3M + 0.25%			
	Serie B	70.000.000,00 €	Euribor 3M + 0.35%			
	Serie C	35.000.000,00 €	Euribor 3M + 0.80%			
	Serie D	35.000.000,00 €	Euribor 3M + 1.50%			
Total		2.000.000.000,00 €				
FTA SANTANDER EMPRESAS 4	Serie A1	830.200.000,00 €	Euribor 3M + 0.12%	S&P España / Moody's España Fitch España	10/29/2007	3.540.000.000,00 €
	Serie A2	1.763.600.000,00 €	Euribor 3M + 0.25%			
	Serie A3	622.300.000,00 €	Euribor 3M + 0.34%			
	Serie B	90.200.000,00 €	Euribor 3M + 0.40%			
	Serie C	97.400.000,00 €	Euribor 3M + 0.60%			
	Serie D	79.700.000,00 €	Euribor 3M + 1.30%			
	Serie E	56.600.000,00 €	Euribor 3M + 3.50%			
	Serie F	46.000.000,00 €	Euribor 3M + 0.65%			
Total		3.586.000.000,00 €				
TOTAL FTA		41.033.299.463,31 €				53.832.095.418,22 €
TOTAL (FTH+FTA)		43.360.557.799,87 €				60.824.180.966,04 €



5. COLLATERAL STRATIFICATIONS

Loan portfolio as of [12.11.2007]				
Classification by outstanding principal				
Principal interval (EUR)	Loans		Outstanding initial principal	
	No.	%	(EUR)	%
0.01 - 5,999.99	123,180	60.21	315,994.64	19.49
6,000.00 - 17,999.99	61,305	29.96	656,958.58	40.53
18,000.00 - 29,999.99	14,645	7.15	332,232.08	20.5
30,000.00 - 41,999.99	3,271	1.59	111,986.14	6.91
42,000.00 - 53,999.99	941	0.45	44,491.71	2.74
54,000.00 - 65,999.99	583	0.28	33,707.34	2.08
66,000.00 - 77,999.99	99	0.04	7,041.02	0.43
78,000.00 - 89,999.99	73	0.03	6,067.82	0.37
90,000.00 - 101,999.99	72	0.03	6,943.61	0.42
102,000.00 - 131,999.99	73	0.03	8,457.51	0.52
132,000.00 - 161,999.99	68	0.03	10,037.69	0.61
162,000.00 - 191,999.99	39	0.01	6,939.60	0.42
192,000.00 - 221,999.99	46	0.02	9,372.01	0.57
222,000.00 - 251,999.99	27	0.01	6,354.82	0.39
252,000.00 - 281,999.99	15	0	4,029.92	0.24
282,000.00 - 311,999.99	54	0.02	16,181.59	0.99
312,000.00 - 341,999.99	7	0	2,297.96	0.14
342,000.00 - 371,999.99	8	0	2,872.75	0.17
372,000.00 - 401,999.99	4	0	1,554.48	0.09
402,000.00 - 431,999.99	4	0	1,655.87	0.1
432,000.00 - 461,999.99	3	0	1,360.69	0.08
462,000.00 - 491,999.99	5	0	2,338.70	0.14
492,000.00 - 521,999.99	7	0	8,493.72	0.52
522,000.00 - 551,999.99	3	0	1,618.73	0.09
552,000.00 - 581,999.99	4	0	2,250.35	0.13
582,000.00 - 611,999.99	8	0	10,773.18	0.66
612,000.00 - 641,999.99	1	0	615	0.03
642,000.00 - 671,999.99	1	0	647.94	0.03
672,000.00 - 701,999.99	2	0	1,400.00	0.08
702,000.00 - 731,999.99	1	0	720	0.04
762,000.00 - 791,999.99	1	0	789.92	0.04
822,000.00 - 851,999.99	2	0	1,674.68	0.1
852,000.00 - 881,999.99	2	0	1,733.00	0.1
942,000.00 - 950,000.00	1	0	950	0.05
Total	204,575	100.00	1,620,543,201.57	100.00
Average initial principal:			7,921.51	
Minimum initial principal:			0.01	
Maximum initial principal:			950,000.00	



Loan portfolio as of [12.11.2007]				
Classification by Obligor				
	Loans		Outstanding principal	
		%	(EUR)	%
Obligor 1	1	0.011	950,000.00	0.0586
Obligor 2	1	0.011	873,000.00	0.0539
Obligor 3	1	0.011	860,000.00	0.0531
Obligor 4	1	0.011	850,000.00	0.0525
Obligor 5	1	0.011	824,687.50	0.0509
Obligor 6	1	0.011	789,923.13	0.0487
Obligor 7	1	0.011	720,000.00	0.0444
Obligor 8	1	0.011	700,000.00	0.0432
Obligor 9	1	0.021	700,000.00	0.0432
Obligor 10	1	0.011	647,947.45	0.0400
Rest: 204,565 obligors	204,565	99.882	1,612,627,643.49	99.5155
Total obligors: 204,575	204,575	100.00	1,620,543,201.57	100.00

Loan portfolio as of [12.11.2007]				
Classification by Purpose				
Purpose	Outstanding principal		Loans	
	(EUR)	%		%
Others	576,437.91	35.57	108,135	52.86
Real Estate's Acquisition	163,597.16	10.10	13,381	6.54
New Cars Acquisition	490,699.38	30.28	46,518	22.74
Housing Acquisition	58,511.28	3.61	1,710	0.84
Housing Enhancement	192,923.77	11.90	16,614	8.12
Second-hand Cars Acquisition	138,373.70	8.54	18,217	8.90
Total	1,620,543,201.57	100	204,575	100



Loan portfolio as of [12.11.2007]					
Classification by outstanding initial principal					
Principal interval (EUR)		Loans		Outstanding initial principal (EUR)	
		No.	%		%
174 - 5,999.99		95,358	46.61	252,189.13	12.98
6,000 - 17,999.99		81,313	39.74	835,364.02	43
18,000 - 29,999.99		19,265	9.41	416,402.13	21.43
30,000 - 41,999.99		6,008	2.93	197,627.90	10.17
42,000 - 53,999.99		1,152	0.56	53,998.69	2.77
54,000 - 65,999.99		756	0.36	44,693.44	2.3
66,000 - 77,999.99		117	0.05	8,337.19	0.42
78,000 - 89,999.99		66	0.03	5,442.43	0.28
90,000 - 101,999.99		117	0.05	11,128.24	0.57
102,000 - 131,999.99		73	0.03	8,560.80	0.44
132,000 - 161,999.99		71	0.03	10,525.75	0.54
162,000 - 191,999.99		29	0.01	5,143.89	0.26
192,000 - 221,999.99		59	0.02	12,065.14	0.62
222,000 - 251,999.99		24	0.01	5,708.52	0.29
252,000 - 281,999.99		13	0	3,499.95	0.18
282,000 - 311,999.99		58	0.02	17,362.04	0.89
312,000 - 341,999.99		8	0	2,667.33	0.13
342,000 - 371,999.99		12	0	4,270.00	0.21
372,000 - 401,999.99		4	0	1,568.00	0.08
402,000 - 431,999.99		4	0	1,669.00	0.08
432,000 - 461,999.99		3	0	1,332.00	0.06
462,000 - 491,999.99		4	0	1,859.53	0.09
492,000 - 521,999.99		19	0	9,492.90	0.48
522,000 - 551,999.99		3	0	1,622.00	0.08
552,000 - 581,999.99		3	0	1,693.21	0.08
582,000 - 611,999.99		19	0	11,378.50	0.58
612,000 - 641,999.99		3	0	1,847.84	0.09
642,000 - 671,999.99		1	0	661	0.03
672,000 - 701,999.99		4	0	2,800.00	0.14
702,000 - 731,999.99		0	0	0	0
732,000 - 761,999.99		0	0	0	0
762,000 - 791,999.99		0	0	0	0
792,000 - 821,999.99		1	0	811	0.04
822,000 - 851,999.99		1	0	850	0.04
852,000 - 881,999.99		2	0	1,733.00	0.08
882,000 - 911,999.99		1	0	910	0.04
912,000 - 941,999.99		0	0	0	0
942,000 - 2,975,000.00		4	0	7,405.00	0.38
Total		204,575	100.00	1,942,619,666.81	100.00
Average initial principal:				9,495.88	
Minimum initial principal:				174,00	
Maximum initial principal:				2,975,000.00	



Loan portfolio as of [12.11.2007]				
Classification by Interest rate benchmark index				
Benchmark Index	Loans		Outstanding principal	
		%	(EUR)	%
Fixed interest rate	192,827	94.26	1,350,291.76	83.32
Floating interest rate	11,748	5.74	270,251.40	16.68
1-year EURIBOR/MIBOR	6,795	3.32	192,369.78	11.86
Others	4,953	2.42	77,881.66	4.82
Total	204,575	100.00	1,620,543,201.57	100.00

Loan portfolio as of [12.11.2007]				
Classification by applicable nominal interest rate				
Interest Rate % Interval	Loans		Outstanding principal	
		%	(EUR)	%
1.60 - 1.99	21	0.01	482.74	0.02
2.00 - 2.49	1,539	0.75	6,300.29	0.38
2.50 - 2.99	1,968	0.96	42,340.27	2.61
3.00 - 3.49	19	0	381.37	0.02
3.50 - 3.99	1,842	0.9	18,199.37	1.12
4.00 - 4.49	2,084	1.01	9,476.07	0.58
4.50 - 4.99	1,713	0.83	39,663.93	2.44
5.00 - 5.49	1,305	0.63	70,357.52	4.34
5.50 - 5.99	6,169	3.01	78,673.32	4.85
6.00 - 6.49	6163	3.01	58,180.26	3.59
6.50 - 6.99	11,672	5.7	117,757.10	7.26
7.00 - 7.49	9,881	4.83	103,983.50	6.41
7.50 - 7.99	14,079	6.88	141,759.77	8.74
8.00 - 8.49	16,403	8.01	141,853.74	8.75
8.50 - 8.99	42,356	20.7	260,098.50	16.1
9.00 - 9.49	15,404	7.52	155,615.77	9.6
9.50 - 9.99	13,144	6.42	141,602.21	8.73
10.00 - 19.00	58,813	28.74	233,817.39	14.4
Total	204,575	100.00	1,620,543,201.57	100.00
Weighted average:			8.11 %	
Minimum:			1.60 %	
Maximum:			19.00 %	
*Average nominal interest rate of the interval weighted by the outstanding principal.				



Loan portfolio as of [12.11.2007]				
Classification by loan origination date				
Date interval	Loans		Outstanding principal	
		%	(EUR)	%
09/09/1999 to 31/12/1999	2	0	8.5	0
01/01/2000 to 30/06/2000	42	0.02	74.12	0
01/07/2000 to 31/12/2000	39	0.01	79.95	0
01/01/2001 to 30/06/2001	69	0.03	228.11	0.01
01/07/2001 to 31/12/2001	28	0.01	223.78	0.01
01/01/2002 to 30/06/2002	113	0.05	277.47	0.01
01/07/2002 to 31/12/2002	139	0.06	327.55	0.02
01/01/2003 to 30/06/2003	1,430	0.69	1,891.42	0.11
01/07/2003 to 31/12/2003	1,740	0.85	4,634.82	0.28
01/01/2004 to 30/06/2004	3,354	1.63	11,282.73	0.69
01/07/2004 to 31/12/2004	3,692	1.8	15,614.45	0.96
01/01/2005 to 30/06/2005	5,972	2.91	24,895.98	1.53
01/07/2005 to 31/12/2005	7,475	3.65	34,990.57	2.15
01/01/2006 to 30/06/2006	11,365	5.55	58,306.72	3.59
01/07/2006 to 31/12/2006	39,614	19.36	332,042.59	20.48
01/01/2007 to 30/06/2007	87,965	42.99	775,964.16	47.88
01/07/2007 to 31/08/2007	41,536	20.3	359,700.21	22.19
Total	204,575	100.00	1,620,543,201.57	100.00
	08/01/2007		Weighted average origination date	
	31/08/2007		Maximum origination date	
	20/09/1999		Minimum origination date	

Loan portfolio as of [12.11.2007]				
Arrears in payment of instalments due				
Day Interval	Loans		Overdue principal	
	Number	Percentage		% of total Outstanding Principal
0 days	117,17	57.3	1,143,392.35	70.6
1 to 10 days	15,063	7.36	83,069.18	5.13
11 to 20 days	23,014	11.3	120,646.68	7.44
21 to 30 days	32,249	15.8	167,602.62	10.3
31 to 40 days	10,064	4.92	50,360.38	3.11
41 to 50 days	1,980	0.97	15,363.84	0.95
51 to 60 days	1,692	0.83	13,644.28	0.84
61 to 70 days	1,497	0.73	11,607.42	0.72
71 to 80 days	920	0.45	7,502.67	0.46
81 to 90 days	918	0.45	7,353.64	0.45
Total	204,575	100	1,620,543,201.57	100



Loan portfolio as of [12.11.2007]				
Classification by final repayment date				
Final Repayment Year	Loans		Outstanding principal	
		%	(EUR)	%
2008	36,476	17.82	57,614.20	3.54
2009	26,831	13.10	89,771.25	5.53
2010	28,790	14.07	164,438.52	10.14
2011	34,630	16.92	258,146.29	15.92
2012	54,703	26.73	538,112.58	33.20
2013	6,986	3.41	111,280.79	6.86
2014	4,980	2.42	109,357.34	6.74
2015	6,159	3.00	134,246.04	8.27
2016	1,277	0.61	38,875.26	2.39
2017	3,591	1.74	104,935.99	6.47
2018	4	0.00	641.81	0.03
2019	9	0.00	654.78	0.03
2020	0	0.00	0.00	0.00
2021	15	0.00	1,607.58	0.09
2022	7	0.00	2,696.75	0.16
2023	1	0.00	40.24	0.00
2024	0	0.00	0.00	0.00
2025	2	0.00	144.51	0.00
2026	3	0.01	1,435.02	0.08
2027	14	0.01	4,104.30	0.24
2028	0	0.00	0.00	0.00
2029	0	0.00	0.00	0.00
2030	5	0.00	189.39	0.00
2031	23	0.00	1,271.83	0.07
2032	19	0.00	978.48	0.05
Total	204,575	100.00	1,620,543,201.57	100.00
Weighted average maturity:			18/10/2012	
Minimum maturity:			1/01/2008	
Maximum maturity:			25/07/2032	



Loan portfolio as of [12.11.2007]				
Classification by Autonomous Communities				
	Loans		Outstanding principal (EUR)	
		%		%
Andalucía	30,424	14.87	269,005.25	16.59
Aragón	5,341	2.61	56,510.16	3.48
Asturias	2,796	1.36	19,929.33	1.22
Baleares	4,524	2.21	34,523.58	2.13
Canarias	16,369	8	119,566.29	7.37
Cantabria	2,678	1.3	20,076.71	1.23
Castilla La Mancha	5,476	2.67	43,191.47	2.66
Castilla-León	10,654	5.2	86,220.12	5.32
Cataluña	29,131	14.23	222,806.95	13.74
Ceuta	156	0.07	1,106.81	0.06
Extremadura	2.37	1.15	20,672.25	1.27
Galicia	9,816	4.79	57,843.35	3.56
La Rioja	1043	0.5	11,209.01	0.69
Madrid	49,821	24.35	390,451.98	24.09
Melilla	279	0.13	2,044.82	0.12
Murcia	5,786	2.82	44,256.40	2.73
Navarra	1,882	0.91	21,480.05	1.32
País Vasco	5,014	2.45	50,930.35	3.14
Valencia	21,015	10.27	148,718.21	9.17
Total	204,575	100.00	1,620,543,201.57	100.00



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