



## **FONDO DE TITULIZACIÓN RMBS 5**

**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: FONDO DE TITULIZACIÓN RMBS SANTANDER 5

INFORMATION AT: QUARTER/SEMESTER 17 07 2019 - 17 10 2019 YEAR: 2019

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
Iñaki Reyero Arregui - Managing Director	

**I. DATA OF THE FUND**

Constitution Date	December 15th, 2015	Paying Agency	BANCO SANTANDER	
Disbursement Date	December 18th, 2015	Negotiation Market	AIAF	
Final Date of Redemption	October 17th, 2065	Rating Agencies	DBRS / Scope / Moody's	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Banco Santander	Series A	A (low)/A+(sf)/A2 (sf)	AA/AA/Aa1 (sf)
		Series B	CCC/CC(sf)/Caa1 (sf)	B (low)/CC(sf)/Caa1 (sf)
		Series C	C/C(sf)/Ca (sf)	C/C(sf)/Ca (sf)

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

SERIES PRIORITY OF PAYMENT (ISIN CODE)	NUMBER OF BONDS	NOMINAL			
			INITIAL	CURRENT	%Curr/In
Series A ES0305108005	10.136	Nominal per Bond	100.000,00 €	65.548,27 €	65,55%
		Total Nominal	1.013.600.000,00 €	664.397.264,72 €	
Series B ES0305108013	2.614	Nominal per Bond	100.000,00 €	100.000,00 €	100,00%
		Total Nominal	261.400.000,00 €	261.400.000,00 €	
Series C ES0305108021	637	Nominal per Bond	100.000,00 €	100.000,00 €	100,00%
		Total Nominal	63.700.000,00 €	63.700.000,00 €	

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period October 17th, 2019			Next Payment Date January 17th, 2020		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date
Series A	2.006,59 €	40,92 €	0,182%	30,49 €	24,70 €
Series B	0,00 €	68,23 €	0,212%	54,18 €	43,89 €
Series C	0,00 €	0,00 €	0,232%	59,29 €	48,02 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				



NAME OF THE FUND:

FONDO DE TITULIZACIÓN RMBS SANTANDER 5

INFORMATION AT:

QUARTER/SEMESTER

17 07 2019 - 17 10 2019

YEAR:

2019

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

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	8.856	7.924
Principal Outstanding	1.275.000.037,12 €	925.797.168,92 €
Principal Outstanding per Loan	143.970,19 €	116.834,57 €
Interest Rate	1,40%	0,94%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	3,71%
Average 12 Monthly Single Rate	4,58%
Prepayment Rate from Constitution	4,24%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	117.817,34 €	217.223,28 €	108.076,04 €
Debt to be amortised			925.435.375,02 €
Total Debt	117.817,34 €	217.223,28 €	925.543.451,06 €

## F.T. RMBS SANTANDER 5

### QUARTERLY BONDS PAYOUT REPORT

October 17,2019

BONDS. PRINCIPAL	
Previous Balance	1.009.836.060,96 €
Principal Amortised	20.338.796,24 €
Outstanding Balance	989.497.264,72 €
% of Initial Balance	73,91%
Principal Accrued and unpaid	0,00 €

DATA	
Pool Cut-off Date	October 10,2019
Payment Date	October 17,2019
Previous Payment Date	July 17,2019
Number of Days (Act/360)	92
Reference Interest Rate (%)	-0,418%
Next Payment Date	January 17,2020

INTEREST PAID	
CLASS A	414.765,12 €
CLASS B	178.353,22 €
CLASS C	- €
Interest accrued and unpaid	470.513,68 €

RESIDUAL LIFE (YEARS)		
	INITIAL	October 17,2019
Class A	6,12	5,26
Class B	17,95	15,40
Class C	19,34	16,76

In compliance with the provisions of the prospectus regarding the article 405 from Regulation (EU) No 575/2013 Santander continues to retain a significant net financial interest in this fund on an ongoing basis .

## F.T. RMBS SANTANDER 5

### QUARTERLY COLLATERAL REPORT

October 17,2019

PRINCIPAL	
Previous Balance	946.136.036,90 €
Principal Amortised	20.338.867,98 €
Outstanding Balance	925.797.168,92 €
Number of Credit Rights	7.924
LTV	84,09%

INTEREST	
Interest received during relevant period	2.158.674,63 €
Interest accrued during relevant period	2.162.651,68 €

PRINCIPAL BALANCE IN ARREARS					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	MORE THAN 180
Principal Balance in Arrears	99.929,49 €	86.929,72 €	25.178,74 €	63.981,50 €	85.774,45 €
Interest accrued on Credit Rights's in Arrears	17.887,85 €	16.848,31 €	6.214,38 €	18.070,63 €	22.301,59 €
Outstanding Balance	34.887.775,26 €	12.125.878,46 €	2.281.765,57 €	4.383.524,90 €	4.743.799,83 €
Number of Credit Rights	292	91	23	36	41
% of Outstanding Balance	3,77%	1,31%	0,25%	0,47%	0,51%

WRITE OFF	
WRITE OFF as of previous balance	12.451.013,80 €
Difference in Actual Period	1.283.070,42 €
WRITE OFF up to date	13.734.084,22 €

**F.T. RMBS SANTANDER 5****QUARTERLY COLLATERAL REPORT**

October 17,2019

**CONTENTIOUS**

Last balance	3.355.341,66 €
Difference in Actual Period	(1.463.343,96) €
Current balance	1.891.997,70 €
Number of Credit Rights	15

**TRANSITORY PROPERTIES**

Last balance	4.206.567,82 €
Difference in Actual Period	311.344,60 €
Current balance	4.517.912,42 €
Number of Credit Rights	55

**NET LOSSES**

Last balance	4.719.933,93 €
Difference in Actual Period	321.260,52 €
Current balance	5.041.194,45 €

## F.T. RMBS SANTANDER 5

### QUARTERLY REPORT - ALLOCATION OF CASH

October 17,2019

TOTAL CASH RECEIVED END OF PERIOD	78.183.297,66 €
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	18.235.840,03 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	2.158.674,63 €
Interest received under GIC	0,00 €
<b>CONTENTIOUS</b>	87.531,68 €
<b>INCOMES/EXPENSES OF TRANSITORY PROPERTIES</b>	3.717,69 €
<b>WITHHOLDING OF RESERVE FUND</b>	57.697.533,63 €
<b>OTHERS</b>	0,00 €

TREASURY ACCOUNT STATEMENT	57.200.294,78 €
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	57.697.533,63 €
Difference	497.238,85 €
Outstanding Balance	57.200.294,78 €
<b>WITHHOLDING TAXES AND OTHER EXPENSES</b>	0,00 €
<b>OTHERS</b>	0,00 €

TOTAL CASH PAID END OF PERIOD	78.183.297,66 €
Fee management	50.906,80 €
Ordinary Expenses	181,50 €
Interest paid to Class A Bondholders	414.765,12 €
Interest paid to Class B Bondholders	178.353,22 €
Principal withholding Series A	20.338.796,24 €
Principal withholding Series B	0,00 €
Interest deferred Class B Bondholders	0,00 €
Withholding reserve fund	57.200.294,78 €
Interest paid to Class C Bondholders	0,00 €
Principal withholding Class C	0,00 €
Interest paid to Subordinated Loan	0,00 €
Repayment of Subordinated Loan	0,00 €
Fixed fee in favour of Banco Santander	0,00 €
Extraordinary interest paid to Class C	0,00 €
Residual	0,00 €

**F.T. RMBS SANTANDER 5**

**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

**October 17,2019**

<b>CREDIT ENHANCEMENT</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>October 17,2019</b>
SUBORDINATED ISSUE	20,50%	28,24%
PRINCIPAL RESERVE FUND	63.700.000 € (5%)	57.200.294,78 € (6,18%)

<b>SUBORDINATED LOANS</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>October 17,2019</b>
SUBORDINATED LOAN PRINCIPAL		
Total Outstanding Subordinated Loan	830.000,00 €	307.837,94 €
Interest Rate	0,548%	0,232%



## F.T. RMBS SANTANDER 5

### TRIGGERS OF THE MODEL

October 17,2019

RESERVE FUND'S TRIGGERS	
<b>1. AMOUNT REQUIRED WITHHELD:</b>	<b>63.700.000,00 €</b>
R.F. SHALL BE THE LESSER OF:	
1.a) INITIAL RESERVE AMOUNT	63.700.000,00 €
1.b) THE GREATER OF:	
1.b.1) 10,00% OUTSTANDING SERIES A and B in Pool Cut-off Date	94.613.606,10 €
1.b.2) 2,50% INITIAL OUTSTANDING SERIES A and B	31.875.000,00 €
<b>2. NEITHER 2.a), 2.b) NOR 2.c) SHALL OCCUR</b>	
2.a) R.F. IN PREVIOUS PAYMENT DATE NOT WITHHELD TOTALLY	YES
2.b) LOANS IN ARREARS >1,00% CR's (WITHOUT WRITE-OFF)	NO
2.d) PAYMENT DATE < 15.12.2018	NO

**RESERVE FUND'S LEVEL IS AT LOWER REQUIRED LEVEL**

DEFERRAL INTEREST TRIGGERS	
<b>1. SERIES B WILL DEFER INTEREST PAYMENT IF 1.a) IS GREATER THAN 1.b)</b>	
1.a) Cumulative Write-off loans in Pool Cut-off date	20.995.046,29 €
1.b) 10% of Initial Outstanding of Credit Rights	127.500.003,71 €

**No deferral on interest of Series B**

FAILED CUMULATIVE LOANS	
Last balance	17.170.947,73 €
Difference in Actual Period	3.824.098,56 €
Current balance	20.995.046,29 €

## F.T. RMBS SANTANDER 5

### DEFINITIONS

October 17,2019

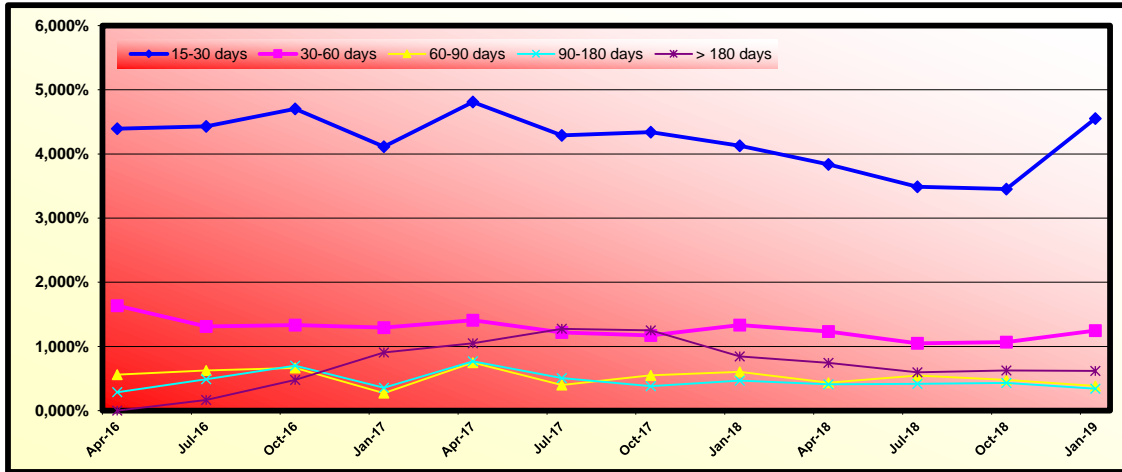
<b><u>POOL CUT-OFF DATE</u></b>	Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments. All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.
<b><u>WRITE OFF</u></b>	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.
<b><u>NET LOSSES</u></b>	Those loans which the Originator considers that will not recover (net of recoveries).
<b><u>FAILED LOANS</u></b>	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 greater than 12 or 18 months (according to Prospectus)
<b><u>TRANSITORY PROPERTIES</u></b>	Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.
<b><u>CONTENTIOUS / JUDICIAL</u></b>	Loans in which the Originator will take legal actions. This amount is included in the bucket > 180 days in arrears.

**FONDO DE TITULIZACIÓN DE ACTIVOS RMBS 5**

**HISTORICAL ARREARS REPORTS**

October 17th, 2019

Date	Jul-18	Oct-18	Jan-19	Apr-19	Jul-19	Oct-19
15-30 days	3,487%	3,453%	4,551%	3,932%	3,353%	3,768%
30-60 days	1,049%	1,069%	1,246%	1,280%	1,267%	1,310%
60-90 days	0,546%	0,478%	0,385%	0,363%	0,247%	0,246%
90-180 days	0,416%	0,433%	0,344%	0,334%	0,459%	0,473%
> 180 days	0,598%	0,626%	0,620%	0,544%	0,556%	0,512%



**FONDO DE TITULIZACIÓN DE ACTIVOS RMBS 5**
**QUARTERLY STATISTIC INFORMATION**

October 17th, 2019

**Debtor's concentration**

Debtor	Ppal Outstanding	%	Nº Assets	%
Debtor nº 1	2.640.715,85	0,2811%	1	0,0126%
Debtor nº 2	1.756.707,32	0,1870%	1	0,0126%
Debtor nº 3	1.442.020,42	0,1535%	1	0,0126%
Debtor nº 4	1.421.771,33	0,1513%	1	0,0126%
Debtor nº 5	1.346.380,77	0,1433%	1	0,0126%
Debtor nº 6	1.326.203,56	0,1412%	1	0,0126%
Debtor nº 7	1.306.353,49	0,1390%	1	0,0126%
Debtor nº 8	1.280.848,43	0,1363%	1	0,0126%
Debtor nº 9	1.257.394,78	0,1338%	1	0,0126%
Debtor nº 10	1.230.407,40	0,1310%	1	0,0126%
Debtor nº 11	1.130.516,53	0,1203%	1	0,0126%
Debtor nº 12	1.103.708,87	0,1175%	1	0,0126%
Debtor nº 13	1.102.367,51	0,1173%	1	0,0126%
Debtor nº 14	1.077.624,68	0,1147%	1	0,0126%
Debtor nº 15	1.066.358,96	0,1135%	1	0,0126%
Debtor nº 16	1.010.430,65	0,1075%	1	0,0126%
Debtor nº 17	991.404,52	0,1055%	1	0,0126%
Debtor nº 18	990.787,24	0,1055%	1	0,0126%
Debtor nº 19	953.424,15	0,1015%	1	0,0126%
Debtor nº 20	922.329,38	0,0982%	1	0,0126%
Rest debtors	914.173.497,30	97,3010%	7.904	99,7476%
<b>TOTAL</b>	<b>939.531.253,14</b>	<b>100,0000%</b>	<b>7.924</b>	<b>100,0000%</b>

**Debtor's Region**

Debtor's Region	Ppal Outstanding	%	Nº Assets	%
ANDALUCIA	175.150.203	18,6423%	1.765	22,2741%
ARAGON	26.391.092	2,8090%	226	2,8521%
ASTURIAS	14.870.103	1,5827%	143	1,8046%
BALEARES	21.067.937	2,2424%	160	2,0192%
CANARIAS	65.631.193	6,9855%	665	8,3922%
CANTABRIA	23.845.051	2,5380%	233	2,9404%
CASTILLA-LEON	43.687.216	4,6499%	472	5,9566%
CASTILLA-LA MANCHA	35.648.905	3,7943%	379	4,7829%
CATALU#A	122.930.604	13,0842%	781	9,8561%
COMUNIDAD VALENCIANA	86.268.553	9,1821%	827	10,4366%
EXTREMADURA	14.578.065	1,5516%	158	1,9939%
GALICIA	30.600.347	3,2570%	331	4,1772%
MADRID	228.003.344	24,2678%	1.358	17,1378%
MURCIA	14.585.326	1,5524%	156	1,9687%
NAVARRA	5.915.004	0,6296%	57	0,7193%
PAIS VASCO	25.257.177	2,6883%	161	2,0318%
LA RIOJA	3.214.257	0,3421%	37	0,4669%
CEUTA	869.045	0,0925%	6	0,0757%
MELILLA	1.017.832	0,1083%	9	0,1136%
<b>TOTAL</b>	<b>939.531.253,14</b>	<b>100,0000%</b>	<b>7.924</b>	<b>100,0000%</b>

**LOAN TO VALUE RATIO**

LTV	Ppal Outstanding	%	Nº Assets	%
0 - 10	188.938,67	0,0201%	18	0,2272%
10 - 20	862.531,81	0,0918%	26	0,3281%
20 - 30	1.986.212,10	0,2114%	41	0,5174%
30 - 40	4.241.063,88	0,4514%	65	0,8203%
40 - 50	8.753.487,43	0,9317%	127	1,6027%
50 - 60	26.419.514,28	2,8120%	342	4,3160%
60 - 70	120.120.002,09	12,7851%	1.172	14,7905%
70 - 80	269.300.599,23	28,6633%	2.248	28,3695%
80 - 90	201.352.568,23	21,4312%	1.631	20,5830%
>100	306.306.335,42	32,6020%	2.254	28,4452%
<b>TOTAL</b>	<b>939.531.253,14</b>	<b>100,0000%</b>	<b>7.924</b>	<b>100,0000%</b>

Weighted Average Ratio: 84,09

**FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER**  
**(AMOUNTS IN EUR)**  
**CPR: 4,24%**

Payment Date	Series A Bonds			Series B Bonds			Series C Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
<b>TOTALS:</b>	<b>664.397.163,36</b>	<b>28.279.072,92</b>	<b>692.676.236,28</b>	<b>261.400.000,00</b>	<b>33.793.899,26</b>	<b>295.193.899,26</b>	<b>63.700.000,00</b>	<b>#N/A</b>	<b>#N/A</b>
17-oct.-19									
17-ene.-20	19.481.437,98	1.354.927,28	20.836.365,27	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr.-20	19.101.301,10	1.300.902,50	20.402.203,60	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-jul.-20	18.804.862,48	1.262.372,00	20.067.234,47	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
19-oct.-20	18.655.471,80	1.237.894,83	19.893.366,64	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
18-ene.-21	18.345.196,70	1.199.850,11	19.545.046,81	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
19-abr.-21	18.493.829,87	1.137.167,74	19.630.997,61	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
19-jul.-21	18.322.682,51	1.112.497,80	19.435.180,31	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
18-oct.-21	18.162.476,34	1.087.357,00	19.249.833,34	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene.-22	17.862.285,73	1.050.317,65	18.912.603,38	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
18-abr.-22	17.401.939,53	991.849,40	18.393.788,93	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
18-jul.-22	17.222.819,98	967.767,34	18.190.587,31	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct.-22	17.068.351,69	943.279,07	18.011.630,76	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene.-23	16.778.635,46	908.471,01	17.687.106,47	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr.-23	16.359.991,95	855.248,27	17.215.240,22	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul.-23	16.191.603,61	831.750,19	17.023.353,80	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct.-23	16.050.387,88	807.870,23	16.858.258,11	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene.-24	15.768.296,30	775.138,14	16.543.434,44	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr.-24	15.430.622,96	734.905,44	16.165.528,40	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-jul.-24	15.195.927,12	703.779,30	15.899.706,42	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct.-24	15.017.224,45	680.523,58	15.697.748,03	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene.-25	14.788.164,10	649.898,45	15.438.062,55	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr.-25	14.396.840,02	606.267,84	15.003.107,86	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul.-25	14.223.104,17	583.963,32	14.807.067,49	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct.-25	14.037.725,76	561.374,85	14.599.100,61	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
19-ene.-26	13.806.478,21	532.747,25	14.339.225,46	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr.-26	13.442.054,82	493.621,86	13.935.676,68	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul.-26	13.259.942,36	471.991,69	13.731.934,05	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
19-oct.-26	13.076.891,26	450.136,97	13.527.028,23	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
18-ene.-27	12.861.593,57	423.468,83	13.285.062,40	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
19-abr.-27	12.527.095,72	388.604,10	12.915.699,83	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
19-jul.-27	12.347.417,19	367.652,69	12.715.069,87	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
18-oct.-27	12.165.758,29	346.512,33	12.512.270,62	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene.-28	11.957.507,56	321.702,29	12.279.209,85	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr.-28	11.687.286,47	294.085,24	11.981.371,71	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-jul.-28	11.479.119,77	270.510,03	11.749.629,81	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct.-28	11.298.956,01	250.072,92	11.549.028,93	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene.-29	11.079.249,22	227.030,58	11.306.279,80	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr.-29	10.776.406,87	199.992,03	10.976.398,90	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul.-29	10.613.064,78	180.476,36	10.793.541,14	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct.-29	10.420.029,49	160.816,04	10.580.845,53	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene.-30	10.198.119,62	139.566,13	10.337.685,75	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr.-30	9.916.555,19	116.186,83	10.032.742,02	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul.-30	9.763.540,02	97.474,45	9.861.014,47	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct.-30	9.574.634,13	78.634,49	9.653.268,62	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-ene.-31	9.378.860,21	59.108,62	9.437.968,83	0,00	553.122,40	553.122,40	0,00	138.044,98	138.044,98
17-abr.-31	9.125.129,76	39.112,82	9.164.242,58	0,00	541.098,00	541.098,00	0,00	135.044,00	135.044,00
17-jul.-31	8.982.480,04	21.140,50	9.003.620,53	0,00	547.110,20	547.110,20	0,00	136.544,49	136.544,49
17-oct.-31	1.497.813,33	3.054,54	1.500.867,87	7.313.806,53	553.122,40	7.866.928,93	0,00	138.044,98	138.044,98
19-ene.-32	0,00	0,00	0,00	8.627.396,83	537.646,39	9.165.043,21	0,00	138.044,98	138.044,98
19-abr.-32	0,00	0,00	0,00	8.385.532,45	513.745,26	8.899.277,71	0,00	136.544,49	136.544,49
19-jul.-32	0,00	0,00	0,00	8.202.337,18	496.194,34	8.698.531,52	0,00	136.544,49	136.544,49
18-oct.-32	0,00	0,00	0,00	8.030.068,67	484.290,88	8.514.359,55	0,00	138.044,98	138.044,98
17-ene.-33	0,00	0,00	0,00	7.858.063,22	467.299,26	8.325.362,48	0,00	138.044,98	138.044,98
18-abr.-33	0,00	0,00	0,00	7.626.263,71	440.874,39	8.067.138,10	0,00	135.044,00	135.044,00
18-jul.-33	0,00	0,00	0,00	7.483.502,03	429.811,22	7.913.313,25	0,00	136.544,49	136.544,49
17-oct.-33	0,00	0,00	0,00	7.299.797,02	418.699,33	7.718.496,35	0,00	138.044,98	138.044,98
17-ene.-34	0,00	0,00	0,00	7.105.833,55	403.252,96	7.509.086,51	0,00	138.044,98	138.044,98
17-abr.-34	0,00	0,00	0,00	6.823.266,81	379.777,52	7.203.044,32	0,00	135.044,00	135.044,00
17-jul.-34	0,00	0,00	0,00	6.643.638,77	369.716,17	7.013.354,94	0,00	136.544,49	136.544,49
17-oct.-34	0,00	0,00	0,00	6.467.655,83	359.721,04	6.827.376,87	0,00	138.044,98	138.044,98
17-ene.-35	0,00	0,00	0,00	6.304.184,52	346.035,48	6.650.220,01	0,00	138.044,98	138.044,98
17-abr.-35	0,00	0,00	0,00	6.087.698,58	325.463,31	6.413.161,89	0,00	135.044,00	135.044,00
17-jul.-35	0,00	0,00	0,00	5.888.814,43	316.338,02	6.205.152,45	0,00	136.544,49	136.544,49
17-oct.-35	0,00	0,00	0,00	5.633.847,19	307.353,53	5.941.200,72	0,00	138.044,98	138.044,98
17-ene.-36	0,00	0,00	0,00	5.434.537,95	295.432,31	5.729.970,26	0,00	138.044,98	138.044,98
17-abr.-36	0,00	0,00	0,00	5.216.402,67	280.846,60	5.497.249,27	0,00	136.544,49	136.544,49
17-jul.-36	0,00	0,00	0,00	128.967.352,08	269.928,67	129.237.280,75	63.700.000,00	136.544,49	63.836.544,49

## FONDO DE TITULIZACIÓN RMBS SANTANDER 5

Monthly Single Rate	3,71%
Average 12 Moth Single Rate	4,58%
Prepayment Rate from Constitution	4,24%

4,24%
0,36%

Date	Outstanding	Real outstanding	Prepaymnet vector CPR	Remaining end of month	Average Single Monthly	TACP	Monthly Single Monthly	TACP	Outstanding after payment
							<b>4,23%</b>		
18-dic.-15	1.275.000.000,00		100,00%	100,00%					<b>1.275.000.000,00</b>
31-dic.-15	1.272.849.519,03	<b>1.269.646.468,29</b>	99,64%	99,75%	0,25%	2,98%	<b>0,25%</b>	<b>2,98%</b>	1.268.265.260,16
31-ene.-16	1.269.871.930,00	<b>1.261.269.179,49</b>	99,28%	99,32%	0,34%	4,00%	<b>0,43%</b>	<b>5,00%</b>	1.260.741.332,18
29-feb.-16	1.267.721.449,03	<b>1.254.358.533,00</b>	98,92%	98,95%	0,35%	4,15%	<b>0,38%</b>	<b>4,46%</b>	1.254.073.352,59
31-mar.-16	1.264.044.973,09	<b>1.247.020.266,66</b>	98,57%	98,65%	0,34%	3,99%	<b>0,30%</b>	<b>3,49%</b>	1.245.932.920,42
30-abr.-16	1.260.327.554,97	<b>1.239.224.253,41</b>	98,21%	98,33%	0,34%	3,97%	<b>0,33%</b>	<b>3,91%</b>	1.237.794.647,77
31-may.-16	1.256.592.987,07	<b>1.232.489.534,00</b>	97,86%	98,08%	0,32%	3,80%	<b>0,25%</b>	<b>2,93%</b>	1.229.682.052,37
30-jun.-16	1.252.832.904,60	<b>1.225.006.519,37</b>	97,51%	97,78%	0,32%	3,78%	<b>0,31%</b>	<b>3,64%</b>	1.221.586.959,10
31-jul.-16	1.249.057.801,28	<b>1.217.391.586,72</b>	97,15%	97,46%	0,32%	3,78%	<b>0,32%</b>	<b>3,79%</b>	1.213.519.631,87
31-ago.-16	1.245.209.219,52	<b>1.210.959.644,41</b>	96,80%	97,25%	0,31%	3,65%	<b>0,22%</b>	<b>2,62%</b>	1.205.423.438,44
30-sep.-16	1.241.395.741,49	<b>1.205.309.445,08</b>	96,46%	97,09%	0,29%	3,48%	<b>0,16%</b>	<b>1,91%</b>	1.197.403.681,83
31-oct.-16	1.237.561.421,23	<b>1.197.510.389,35</b>	96,11%	96,76%	0,30%	3,53%	<b>0,34%</b>	<b>4,00%</b>	1.189.406.025,52
30-nov.-16	1.233.719.659,96	<b>1.190.322.067,62</b>	95,76%	96,48%	0,30%	3,52%	<b>0,29%</b>	<b>3,43%</b>	1.181.443.319,87
31-dic.-16	1.229.856.160,95	<b>1.181.415.885,88</b>	95,42%	96,06%	0,31%	3,64%	<b>0,44%</b>	<b>5,11%</b>	1.173.501.800,89
31-ene.-17	1.225.963.900,04	<b>1.173.370.028,93</b>	95,07%	95,71%	0,31%	3,69%	<b>0,37%</b>	<b>4,30%</b>	1.165.574.815,80
28-feb.-17	1.222.048.668,08	<b>1.167.199.559,10</b>	94,73%	95,51%	0,31%	3,61%	<b>0,21%</b>	<b>2,46%</b>	1.157.667.947,17
31-mar.-17	1.218.119.199,89	<b>1.159.735.643,98</b>	94,39%	95,21%	0,31%	3,62%	<b>0,32%</b>	<b>3,76%</b>	1.149.789.476,16
30-abr.-17	1.214.166.964,39	<b>1.151.948.787,33</b>	94,05%	94,88%	0,31%	3,65%	<b>0,35%</b>	<b>4,10%</b>	1.141.931.325,62
31-may.-17	1.210.214.020,06	<b>1.143.311.616,40</b>	93,71%	94,47%	0,32%	3,72%	<b>0,43%</b>	<b>4,99%</b>	1.134.114.199,94
30-jun.-17	1.206.254.905,88	<b>1.136.997.499,61</b>	93,37%	94,26%	0,31%	3,67%	<b>0,23%</b>	<b>2,68%</b>	1.126.332.808,72
31-jul.-17	1.202.286.527,57	<b>1.128.070.599,85</b>	93,04%	93,83%	0,32%	3,75%	<b>0,46%</b>	<b>5,36%</b>	1.118.584.137,85
31-ago.-17	1.198.263.313,26	<b>1.121.369.627,49</b>	92,70%	93,58%	0,32%	3,72%	<b>0,26%</b>	<b>3,08%</b>	1.110.825.837,14
30-sep.-17	1.194.286.355,73	<b>1.115.398.829,22</b>	92,37%	93,39%	0,31%	3,66%	<b>0,20%</b>	<b>2,39%</b>	1.103.151.638,04
31-oct.-17	1.190.294.506,38	<b>1.105.623.792,80</b>	92,04%	92,89%	0,32%	3,78%	<b>0,54%</b>	<b>6,34%</b>	1.095.504.602,53
30-nov.-17	1.186.300.617,71	<b>1.097.312.310,66</b>	91,70%	92,50%	0,32%	3,82%	<b>0,42%</b>	<b>4,90%</b>	1.087.896.470,21
31-dic.-17	1.182.303.955,77	<b>1.085.986.275,46</b>	91,37%	91,85%	0,34%	4,00%	<b>0,70%</b>	<b>8,06%</b>	1.080.326.396,17
31-ene.-18	1.178.301.042,58	<b>1.075.514.174,55</b>	91,05%	91,28%	0,35%	4,13%	<b>0,63%</b>	<b>7,28%</b>	1.072.791.047,51
28-feb.-18	1.174.293.890,59	<b>1.069.590.684,78</b>	90,72%	91,08%	0,35%	4,07%	<b>0,21%</b>	<b>2,51%</b>	1.065.292.118,45
31-mar.-18	1.170.286.957,90	<b>1.062.671.451,81</b>	90,39%	90,80%	0,34%	4,05%	<b>0,31%</b>	<b>3,62%</b>	1.057.833.487,96
30-abr.-18	1.166.261.698,10	<b>1.055.758.610,25</b>	90,07%	90,53%	0,34%	4,04%	<b>0,31%</b>	<b>3,63%</b>	1.050.398.258,44
31-may.-18	1.162.240.659,77	<b>1.046.982.211,27</b>	89,74%	90,08%	0,35%	4,09%	<b>0,49%</b>	<b>5,70%</b>	1.043.006.652,84
30-jun.-18	1.158.216.353,14	<b>1.039.337.993,61</b>	89,42%	89,74%	0,35%	4,11%	<b>0,39%</b>	<b>4,53%</b>	1.035.651.742,53
31-jul.-18	1.154.186.005,17	<b>1.031.543.344,87</b>	89,10%	89,37%	0,35%	4,13%	<b>0,40%</b>	<b>4,73%</b>	1.028.330.898,95
31-ago.-18	1.150.100.111,28	<b>1.024.604.935,85</b>	88,77%	89,09%	0,35%	4,11%	<b>0,32%</b>	<b>3,77%</b>	1.021.000.043,85
30-sep.-18	1.146.061.929,98	<b>1.017.482.308,23</b>	88,46%	88,78%	0,35%	4,11%	<b>0,35%</b>	<b>4,07%</b>	1.013.750.859,40
31-oct.-18	1.142.008.960,73	<b>1.010.493.403,54</b>	88,14%	88,48%	0,35%	4,11%	<b>0,33%</b>	<b>3,94%</b>	1.006.527.614,56
30-nov.-18	1.137.960.311,47	<b>1.001.880.801,71</b>	87,82%	88,04%	0,35%	4,16%	<b>0,50%</b>	<b>5,83%</b>	999.347.043,87
31-dic.-18	1.133.908.373,74	<b>993.322.773,09</b>	87,50%	87,60%	0,36%	4,20%	<b>0,50%</b>	<b>5,84%</b>	992.202.262,38
31-ene.-19	1.129.849.821,04	<b>986.557.586,67</b>	87,19%	87,32%	0,36%	4,19%	<b>0,32%</b>	<b>3,82%</b>	985.090.215,48
28-feb.-19	1.125.785.381,67	<b>978.992.576,59</b>	86,87%	86,96%	0,36%	4,21%	<b>0,41%</b>	<b>4,79%</b>	978.011.413,53
31-mar.-19	1.121.719.936,38	<b>968.674.067,54</b>	86,56%	86,36%	0,37%	4,31%	<b>0,70%</b>	<b>8,03%</b>	970.969.952,55
30-abr.-19	1.117.632.887,44	<b>961.987.071,71</b>	86,25%	86,07%	0,37%	4,29%	<b>0,33%</b>	<b>3,86%</b>	963.947.893,19
31-may.-19	1.113.549.630,92	<b>955.274.808,64</b>	85,94%	85,79%	0,36%	4,29%	<b>0,33%</b>	<b>3,93%</b>	956.967.079,11
30-jun.-19	1.109.461.171,54	<b>949.321.181,55</b>	85,63%	85,57%	0,36%	4,26%	<b>0,26%</b>	<b>3,04%</b>	950.019.590,01
31-jul.-19	1.105.365.799,52	<b>942.203.703,85</b>	85,32%	85,24%	0,36%	4,26%	<b>0,38%</b>	<b>4,49%</b>	943.103.833,64
31-ago.-19	1.101.210.854,85	<b>935.744.250,76</b>	85,01%	84,97%	0,36%	4,25%	<b>0,31%</b>	<b>3,67%</b>	936.174.924,83
30-sep.-19	1.097.101.175,78	<b>929.322.035,78</b>	84,71%	84,71%	0,36%	4,24%	<b>0,31%</b>	<b>3,71%</b>	929.322.035,78