



SANTANDER CONSUMER SPAIN AUTO 06

MARIA JOSE HERENCIAS PALOMINO

ANALYST

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

CIUDAD GRUPO SANTANDER

28660 BOADILLA DEL MONTE

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NAME OF THE FUND:

SANTANDER CONSUMER SPAIN AUTO 06

INFORMATION AT:

QUARTER/SEMESTER:

April 20, 2009 - July 20, 2009

YEAR:

2009

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
IGNACIO ORTEGA GAVARA - GENERAL MANAGER	

I. DATA OF THE FUND

Constitution Date	October 10, 2006	Paying Agent	BANCO SANTANDER	
Disbursement Date	October 16, 2006	Negotiation Market	AIAF	
Final Date of Redemption	October 20, 2014	Ratings Agencies	FITCH RATINGS	
			STANDARD & POORS	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T, S.A.	Rating	Initial	Current
Credit Rights 's Seller	SANTANDER CONSUMER FINANCE	CLASS A	AAA/AAA	AAA/AAA
		CLASS B	AA/AA	AA/A
		CLASS C	A/A	A/BBB
		CLASS D	BBB/BBB	BBB/BB
		CLASS E	CCC-/CCC	CCC/CCC-

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A ES0338057005	12.825	Nominal per Bond	100.000,00	51.153,13	
		Total Nominal	1.282.500.000,00	656.038.892,25	51,15 %
CLASS B ES0338057013	223	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	22.300.000,00	22.300.000,00	100,00 %
CLASS C ES0338057021	223	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	22.300.000,00	22.300.000,00	100,00 %
CLASS D ES0338057039	229	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	22.900.000,00	22.900.000,00	100,00 %
CLASS E ES0338057047	102	Nominal per Bond	100.000,00	100.000,00	
		Total Nominal	10.200.000,00	10.200.000,00	100,00 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period July 20, 2009			Next Payment Date October 20, 2009		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	8.772,25 €	233,28 €	1,0990 %	143,67 €	117,81 €
CLASS B	0,00 €	401,92 €	1,1490 %	293,63 €	240,78 €
CLASS C	0,00 €	427,19 €	1,2490 %	319,19 €	261,74 €
CLASS D	0,00 €	495,44 €	1,5190 %	388,19 €	318,32 €
CLASS E	0,00 €	520,72 €	1,6190 %	413,74 €	339,27 €
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	163.124	136.861
CR's Outstanding to be amortised	1.350.000.470,31	723.538.914,90
CR's Outstanding per Loan to be amortised	8.275,92	5.286,66
Interest Rate	6,36 %	6,74 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	33,74 %
Average Monthly Single Rate	4,72 %
Constant Prepayment Rate from Constitution	6,51 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	3.379.672,98	9.385.994,29	5.447.191,45
Debt to be amortised	0,00	0,00	707.976.787,21
Total Debt	3.379.672,98	9.385.994,29	713.423.978,66

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QUARTERLY BONDS PAYOUT REPORT

July 20, 2009

BONDS. PRINCIPAL	
Previous Balance	846.242.998,50 €
Principal Amortised	112.504.106,25 €
Outstanding Balance	733.738.892,25 €
% of Initial Balance	53,94 %
Principal accrued and unpaid	0,00 €

DATA	
Determination Date	July 13, 2009
Payment Date	July 20, 2009
Last Payment Date	April 20, 2009
Number of Days (Act/360)	91
Reference Interest Rate (%)	0,969 %
Next Payment Date	October 20, 2009

INTEREST PAID	
CLASS A	2.991.816,00 €
CLASS B	89.628,16 €
CLASS C	95.263,37 €
CLASS D	113.455,76 €
CLASS E	0,00 €
Interest accrued and unpaid	53.113,44 €

RESIDUAL LIFE (YEARS)		
	INITIAL	July 20, 2009
CLASS A	3.99	1.19
CLASS B	6.27	2.50
CLASS C	6.27	2.50
CLASS D	6.27	2.50
CLASS E	6.27	2.50

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QUARTERLY COLLATERAL REPORT

July 20, 2009

PRINCIPAL	
Previous Balance	836.043.025,68 €
Principal Amortised	112.504.110,78 €
Outstanding Balance	723.538.914,90 €
Number of Credit Rights	136.861

INTEREST	
Interest received during relevant period	12.993.702,50 €
Interest accrued during relevant period	12.975.593,02 €

PRINCIPAL BALANCE IN ARREARS							
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	180 to 365 DAYS	365 to 547 DAYS	> 547 DAYS
Principal Balance in Arrears	2.908.088,11 €	2.327.858,42 €	1.795.627,22 €	3.936.583,11 €	4.593.970,83 €	0,00 €	0,00 €
Interest accrued on Credit Rights in Arrears	471.584,87 €	373.943,54 €	297.015,11 €	654.966,89 €	853.220,62 €	0,00 €	0,00 €
Outstanding Balance	27.416.166,50 €	17.365.382,76 €	10.276.034,76 €	17.285.101,89 €	192.364.129,12 €	0,00 €	0,00 €
Number of Credit Rights	4177	2502	1488	2483	2616	0	0
% of Outstanding Balance	3,79 %	2,40 %	1,42 %	2,39 %	2,66%	0,00 %	0,00 %

WRITE OFF	21.313.476,74 €
NET LOSS	1.047.159,52 €

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QUARTERLY REPORT - ALLOCATION OF CASH

July 20, 2009

TOTAL CASH RECEIVED END OF PERIOD	119.191.077,45 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	105.159.822,61 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	12.993.702,50 €
Interest received under GIC	499.715,67 €
OTHERS	-152.137,37 €
INCOMES/EXPENSES OF TRANSTORY PROPERTIES	0,00 €
RESERVE FUNDS	689.974,04 €

TREASURY ACCOUNT STATEMENT	19.560.025,96 €
PRINCIPAL RESERVE FUND	
Previous Balance	20.250.000,00 €
Period utilization	689.974,04 €
Outstanding Balance	19.560.025,96 €
WITHHOLDING TAXES	0,00 €
ISSUE EXPENSES WITHHELD	0,00 €
OTHERS	0,00 €

TOTAL CASH PAID END OF PERIOD	119.191.077,45
CURRENT EXPENSES	5.081,40 €
FEE S.G.F.T.	42.196,23 €
PAYMENT SWAP	12.979.556,90 €
INCOME SWAP	-9.630.026,62 €
INTEREST CLASS A PAID	2.991.816,00 €
INTEREST CLASS B PAID	89.628,16 €
INTEREST CLASS C PAID	95.263,37 €
INTEREST CLASS D PAID	113.455,76 €
AMORTISATION OF CLASS A:	112.504.106,25 €
AMORTISATION OF CLASS B:	0,00 €
AMORTISATION OF CLASS C:	0,00 €
AMORTISATION OF CLASS D:	0,00 €
POSPONED INTEREST CLASS B	0,00 €
POSPONED INTEREST CLASS C	0,00 €
POSPONED INTEREST CLASS D	0,00 €
INTEREST CLASS E PAID	0,00 €
AMORTISATION OF CLASS E:	0,00 €
RESOLUTION SWAP:	0,00 €
INTEREST SUBORDINATED LOAN:	0,00 €
REPAYMENT ON SUBORDINATED LOAN:	0,00 €
FEE IN FAVOUR S.C.F	0,00 €
VARIABLE FEE	0,00 €

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CREDIT ENHACEMENT AND SUBORDINATED LOAN

CREDIT ENHACEMENT		
CONCEPTS	INITIAL	July 20, 2009
SUBORDINATED ISSUE	5%	11%
PRINCIPAL RESERVE FUND	10.200.000,00 € (0,76%)	19.560.025,96 € (2,70%)

SUBORDINATED LOANS		
CONCEPTS	INITIAL	July 20, 2009
Total Outstanding Subordinated Loan	1.470.000,00 €	118.127,96 €
Interest Rate	4,135%	1,619%

**TRIGGERS
JULY 20TH, 2009**

TRIGGERS OF RESERVE FUND	
1. IF 1.a) IS HIGHER THAN 1.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
1.a) CREDIT RIGHTS IN ARREARS OVER 90 DAYS	36.521.521,01 €
1.b) 1,5% CR'S OUTSTANDING BALANCE	10.853.083,72 €
2. IF 2.a) IS HIGHER THAN 2.b) THERE IS NO REDEMPTION OF RESERVE FUND:	
2.a) WRITTE OFF	22.360.636,26 €
2.b) 1,0% CR'S INITIAL OUTSTANDING BALANCE	13.500.004,70 €

**THESE LEVELS HAVE BEEN REACHED, ANY WAY THE RESERVE FUND CAN'T DECREASE DURING THE FIRST 3 YEARS
HOWEVER IT HAS DECREASED FOR NOT HAVE AVAILABLE FUNDS**

CLASSES B, C y D DEFERRAL INTEREST TRIGGERS	
C. B INTEREST DEFERRAL (8th P.) IF ACUMULATED OUTST. BAL.OF THE FAILED LOANS WITHOUT TAKING INTO ACCOUNT THE RECOVERED AMOUNT > 7,37% OF INIT. BAL. OF C.R.	NO
C. C INTEREST DEFERRAL (9th P.) IF ACUMULATED OUTST. BAL.OF THE FAILED LOANS WITHOUT TAKING INTO ACCOUNT THE RECOVERED AMOUNT > 5,27% OF INIT. BAL. OF C.R.	NO
C. C INTEREST DEFERRAL (10th P.) IF ACUMULATED OUTST. BAL.OF THE FAILED LOANS WITHOUT TAKING INTO ACCOUNT THE RECOVERED AMOUNT > 3,91% OF INIT. BAL. OF C.R.	NO

FONDO DE TITULIZACIÓN DE ACTIVOS SANTANDER CONSUMER SPAIN AUTO 06
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**TERMS DEFINITION
AUGUST 20TH 2009**

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)

CUMULATIVE FAILED LOANS: accumulated outstanding balance of the failed loans without taking into account the recovered amount.

DETERMINATION 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 (Outstading Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.

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6,71%
0,56%

Date	Outstanding	Real outstanding	Vector de Prepago tacc	Remaining at the end of the month	Average Single Monthly Mortality	CPR	Monthly Single Monthly Mortality	CPR	Outstanding after payment
								4,72%	
octubre-06	1.350.000.470,31	1.350.000.470,31	100,00%	100,00%					
noviembre-06	1.317.298.500,72	1.318.882.575,48	99,44%	100,12%	-0,12%	-1,45%	-0,12%	-1,45%	1.309.930.265,96
diciembre-06	1.284.422.998,80	1.274.244.645,00	98,88%	99,21%	0,40%	4,66%	0,91%	10,41%	1.270.094.489,05
enero-07	1.251.789.299,37	1.231.448.375,88	98,33%	98,38%	0,54%	6,34%	0,84%	9,62%	1.230.901.134,81
febrero-07	1.335.681.892,11	1.302.858.829,97	97,78%	97,54%	0,62%	7,19%	0,85%	9,69%	1.306.047.447,31
marzo-07	1.300.838.428,81	1.257.231.211,16	97,23%	96,65%	0,68%	7,86%	0,92%	10,47%	1.264.862.315,56
abril-07	1.265.809.477,11	1.210.871.250,35	96,69%	95,66%	0,74%	8,49%	1,02%	11,60%	1.223.917.705,76
mayo-07	1.366.496.652,08	1.303.640.901,75	96,15%	95,40%	0,67%	7,76%	0,27%	3,21%	1.313.882.190,08
junio-07	1.328.868.285,32	1.255.913.479,79	95,61%	94,51%	0,70%	8,12%	0,93%	10,64%	1.270.555.877,45
julio-07	1.292.910.634,01	1.209.676.823,27	95,08%	93,56%	0,74%	8,49%	1,00%	11,39%	1.229.261.611,85
agosto-07	1.394.817.635,05	1.303.894.307,79	94,55%	93,48%	0,67%	7,77%	0,09%	1,03%	1.318.734.052,33
septiembre-07	1.356.195.800,89	1.258.606.826,15	94,02%	92,80%	0,68%	7,82%	0,72%	8,35%	1.275.046.917,04
octubre-07	1.317.367.321,25	1.213.369.789,67	93,49%	92,11%	0,68%	7,89%	0,75%	8,67%	1.231.614.052,06
noviembre-07	1.412.696.670,07	1.304.003.403,30	92,97%	92,31%	0,61%	7,12%	-0,22%	-2,64%	1.313.350.518,32
diciembre-07	1.371.174.031,67	1.256.479.419,16	92,45%	91,64%	0,62%	7,21%	0,73%	8,38%	1.267.617.677,85
enero-08	1.332.230.214,03	1.210.673.746,66	91,93%	90,88%	0,64%	7,37%	0,83%	9,51%	1.224.726.078,38
febrero-08	1.429.611.474,62	1.302.461.047,15	91,42%	91,11%	0,58%	6,75%	-0,25%	-3,08%	1.306.897.992,91
marzo-08	1.387.439.477,57	1.254.670.677,74	90,90%	90,43%	0,59%	6,85%	0,74%	8,54%	1.261.251.490,04
abril-08	1.345.039.171,86	1.205.888.172,36	90,40%	89,65%	0,60%	7,02%	0,86%	9,83%	1.215.868.357,99
mayo-08	1.443.741.942,22	1.305.242.478,11	89,89%	90,41%	0,53%	6,17%	-0,84%	-10,55%	1.297.792.249,92
junio-08	1.398.085.334,89	1.257.223.938,56	89,39%	89,92%	0,53%	6,17%	0,53%	6,22%	1.249.721.560,12
julio-08	1.356.090.869,10	1.208.501.680,85	88,89%	89,12%	0,55%	6,37%	0,90%	10,27%	1.205.403.235,75
agosto-08	1.313.867.265,41	1.168.016.602,59	88,39%	88,90%	0,53%	6,22%	0,24%	2,89%	1.161.339.058,86
septiembre-08	1.271.413.270,92	1.125.121.688,59	87,90%	88,49%	0,53%	6,18%	0,46%	5,34%	1.117.527.604,55
octubre-08	1.228.727.625,90	1.077.531.944,75	87,40%	87,69%	0,55%	6,35%	0,90%	10,31%	1.073.967.455,88
noviembre-08	1.185.809.063,70	1.006.127.981,60	86,92%	84,85%	0,66%	7,58%	3,25%	32,71%	1.030.657.203,84
diciembre-08	1.142.656.310,73	959.623.089,29	86,43%	83,98%	0,67%	7,74%	1,02%	11,58%	987.595.447,30
enero-09	1.103.739.631,78	954.120.712,82	85,95%	86,44%	0,54%	6,27%	-2,93%	-41,46%	948.623.923,00
febrero-09	1.064.610.222,72	924.058.111,32	85,47%	86,80%	0,50%	5,89%	-0,41%	-5,02%	909.875.659,12
marzo-09	1.025.266.918,19	887.165.728,31	84,99%	86,53%	0,50%	5,81%	0,31%	3,64%	871.349.403,91
abril-09	985.708.546,43	836.043.025,68	84,51%	84,82%	0,55%	6,37%	1,98%	21,34%	833.043.912,61
mayo-09	945.933.929,26	814.549.389,99	84,04%	86,11%	0,48%	5,62%	-1,53%	-19,93%	794.957.947,42
junio-09	905.941.882,03	779.120.917,35	83,57%	86,00%	0,47%	5,50%	0,13%	1,51%	757.090.277,49
julio-09	870.663.992,13	723.538.914,90	83,10%	83,10%	0,56%	6,51%	3,37%	33,74%	723.538.914,90

FTA SANTANDER CONSUMER SPAIN AUTO 06

20-jul-09

1,19

2,50

2,50

2,50

2,50

Fecha	Principal disponible para la amortización	SERIE A	SERIE B	SERIE C	SERIE D	SERIE E	AMORTIZACION SERIE A	VIDA SERIE A	AMORTIZACION SERIE B	VIDA SERIE B	AMORTIZACION SERIE C	VIDA SERIE C	AMORTIZACION SERIE D	VIDA SERIE D	AMORTIZACION SERIE E	VIDA SERIE E
20-sep-11 0	0,00	97.218.251	22.300.000	22.300.000	22.900.000	10.200.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-oct-11 1	32.111.993,42	97.218.251	22.300.000	22.300.000	22.900.000	10.200.000	32.111.993,42	26.396.058.595	0,00	0	0,00	0	0,00	0	0,00	0
20-nov-11 0	0,00	65.106.258	22.300.000	22.300.000	22.900.000	10.200.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-dic-11 0	0,00	65.106.258	22.300.000	22.300.000	22.900.000	10.200.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-ene-12 1	28.799.049,16	65.106.258	22.300.000	22.300.000	22.900.000	10.200.000	28.799.049,16	26.322.330.929	0,00	0	0,00	0	0,00	0	0,00	0
20-feb-12 0	0,00	36.307.209	22.300.000	22.300.000	22.900.000	10.200.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-mar-12 0	0,00	36.307.209	22.300.000	22.300.000	22.900.000	10.200.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-abr-12 1	103.807.678,97	36.307.209	22.300.000	22.300.000	22.900.000	10.200.000	36.307.208,66	36.488.744.706	22.300.000,00	20.382.200.000	22.300.000,00	20.382.200.000	22.900.000,00	20.930.600.000	10.200.000,00	9.322.800.000