



**FONDO DE TITULIZACIÓN DE ACTIVOS  
SANTANDER CONSUMER SPAIN 09-1**

August 31st, 2014

	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
Saldo Derechos de Crédito	80.948,03	50.635,74	74.001,59	128.712,93	305.028,00	493.615,21
Interest	9.757,29	6.536,00	12.593,18	14.568,17	39.087,77	4.327.089,99
Credit Rights	1.469.279,17	545.679,32	704.786,21	569.506,91	754.036,49	927.224,58
number of Credit Rights	358	133	122	159	196	240
% Credit Rights	3,43%	1,27%	1,65%	1,33%	1,76%	2,17%

DATE	ARREARS FROM LAST 12 MONTHS							
	NUM. CR'S	BALANCE CR'S	UNPAID DC'S	PRINCIPAL UNPAID	INTEREST UNPAID	TOTAL UNPAID	BALANCE CR'S UNPAID	% UNPAID
31/05/2013	25.468	113.306.975,88	2.278	2.150.296,50	4.001.179,78	6.151.476,28	12.421.004,81	10,96%
30/06/2013	23.812	106.821.095,38	2.261	2.149.652,43	4.056.254,26	6.205.906,69	12.065.023,58	11,29%
31/07/2013	21.768	100.419.957,30	2.007	2.005.548,68	4.083.445,53	6.088.994,21	10.897.791,79	10,85%
31/08/2013	20.196	94.774.095,63	1.969	1.959.026,88	4.124.717,98	6.083.744,86	10.533.825,86	11,11%
30/09/2013	18.593	89.595.117,70	1.921	1.934.496,19	4.171.186,57	6.105.682,76	10.088.981,28	11,26%
31/10/2013	18.182	84.605.089,82	1.885	1.876.385,51	4.196.316,18	6.072.701,69	9.895.459,35	11,70%
30/11/2013	17.819	80.009.271,97	1.905	1.833.129,30	4.239.390,94	6.072.520,24	9.852.760,10	12,31%
31/12/2013	17.451	75.299.237,96	1.630	1.697.887,72	4.245.237,82	5.943.125,54	8.384.892,64	11,14%
31/01/2014	17.072	70.710.666,92	1.607	1.618.751,43	4.275.549,57	5.894.301,00	8.036.181,87	11,36%
28/02/2014	16.532	66.314.968,43	1.616	1.577.091,96	4.304.836,10	5.881.928,06	7.860.647,20	11,85%
31/03/2014	15.791	61.800.801,63	1.510	1.476.880,42	4.318.892,81	5.795.773,23	7.043.824,93	11,40%
30/04/2014	15.553	57.605.986,54	1.462	1.399.563,88	4.348.001,06	5.747.564,94	6.460.165,74	11,21%
31/05/2014	14.657	53.665.825,43	1.429	1.346.242,58	4.362.472,25	5.708.714,83	6.192.408,86	11,56%
30/06/2014	13.727	49.714.712,55	1.321	1.260.374,67	4.376.350,99	5.636.725,66	5.596.504,26	11,26%
31/07/2014	12.583	45.973.210,08	1.189	1.153.913,20	4.382.130,46	5.536.043,66	4.915.281,54	10,69%
31/08/2014	11.697	42.823.610,78	1.208	1.132.941,50	4.409.632,40	5.542.573,90	4.970.512,68	11,61%

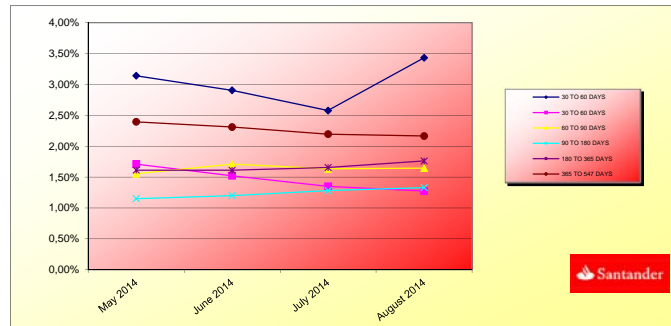


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August 31st, 2014

WRITE OFF (18 MONTHS)	
Current Cumulative Write Off	19.453.420,87 €

ARREARS PERFORMANCE				
	May 2014	June 2014	July 2014	August 2014
30 TO 60 DAYS	3,14%	2,90%	2,58%	3,43%
30 TO 60 DAYS	1,71%	1,52%	1,35%	1,27%
60 TO 90 DAYS	1,55%	1,71%	1,63%	1,65%
90 TO 180 DAYS	1,15%	1,20%	1,28%	1,33%
180 TO 365 DAYS	1,61%	1,61%	1,66%	1,76%
365 TO 547 DAYS	2,39%	2,31%	2,19%	2,17%



MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES			
MONTH	FAILED LOANS	RECOVERIES	% RECOVERY
August 13	20.637.622,62 €	3.124.638,50 €	15,32%
September 13	20.878.685,36 €	3.258.922,06 €	15,79%
October 13	21.135.989,81 €	3.465.600,38 €	16,60%
November 13	21.330.497,32 €	3.598.341,54 €	17,02%
December 13	21.627.970,19 €	3.813.689,93 €	17,88%
January 14	21.907.038,10 €	3.956.470,09 €	18,29%
February 14	22.155.192,82 €	4.125.834,98 €	18,83%
March 14	22.485.586,52 €	4.241.708,15 €	19,15%
April 14	22.675.312,62 €	4.323.165,14 €	19,23%
May 14	22.906.560,75 €	4.460.757,65 €	19,67%
June 14	23.144.338,87 €	4.586.898,62 €	20,02%
July 14	23.337.957,56 €	4.728.629,70 €	20,43%
August 14	23.470.214,24 €	4.824.511,25 €	20,67%

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