

## **SANTANDER CONSUMER SPAIN AUTO 2014-1**

SANTANDER DE TITULIZACION, S.G.F.T, S.A.  
C/ JUAN IGNACIO LUCA DE TENA 13  
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NAME OF THE FUND: **SANTANDER CONSUMER SPAIN AUTO 2014-1**

INFORMATION AT: QUARTER/SEMESTER: **March 20, 2020 - June 22, 2020** YEAR: **2020**

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager: **INAKI REYERO ARREGUI - GENERAL MANAGER** Signature:

**I. DATA OF THE FUND**

Constitution Date	November 26th, 2014	Paying Agent	BANCO SANTANDER	
Disbursement Date	November 28th, 2014	Negotiation Market	AIAF	
Final Date of Redemption	August 25th, 2028	Ratings Agencies	FITCH RATINGS DBRS	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
Credit Rights's Seller	SANTANDER CONSUMER, E.F.C., S.A.	CLASS A	A (sf) / A (sf)	A + (sf) / A (high) (sf)
		CLASS B	BBB (sf) / BBB (sf)	A+ (sf) / A (high) (sf)
		CLASS C	BB + (sf) / BB (low) (sf)	A - / A (low) (sf)
		CLASS D	BB (sf) / B (low) (sf)	BBB+ (sf) / BBB (sf)
		CLASS E	CC (sf) / C (sf)	CC (sf) / C (sf)

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

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A ES0305053003	7.030	Nominal per Bond	100.000,00 €	46.844,45 €	
		Total Nominal	703.000.000,00 €	329.316.483,50 €	46,84%
CLASS B ES0305053011	274	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	27.400.000,00 €	27.400.000,00 €	100,00%
CLASS C ES0305053029	152	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	15.200.000,00 €	15.200.000,00 €	100,00%
CLASS D ES0305053037	144	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	14.400.000,00 €	14.400.000,00 €	100,00%
CLASS E ES0305053045	380	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	38.000.000,00 €	38.000.000,00 €	100,00%

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period June 22, 2020			Next Payment Date September 21, 2020		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	6.578,72 €	278,99 €	2,000%	236,82 €	191,82 €
CLASS B	0,00 €	652,78 €	2,500%	631,94 €	511,87 €
CLASS C	0,00 €	913,89 €	3,500%	884,72 €	716,62 €
CLASS D	0,00 €	1.305,56 €	5,000%	1.263,89 €	1.023,75 €
CLASS E	0,00 €	2.872,22 €	11,000%	2.780,56 €	2.252,25 €
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	73.909	64.216
CR's Outstanding to be amortised	760.000.000,70 €	386.316.413,77 €
CR's Outstanding per Loan to be amortised	10.282,92 €	6.015,89 €
Interest Rate	8,70%	8,48%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	7,82%
Average Monthly Single Rate	9,83%
Constant Prepayment Rate from Constitution	10,90%

## FTA SANTANDER CONSUMER SPAIN AUTO 14-1

### QUARTERLY BONDS PAYOUT REPORT

June 22, 2020

BONDS. PRINCIPAL	
Previous Balance	470.564.885,10 €
Principal Amortised	46.248.401,60 €
Outstanding Balance	424.316.483,50 €
% of Initial Balance	53,17%
Principal accrued and unpaid	0,00 €
Retention of Principal Amount	n/a

DATA	
Pool cut-off date	2020/06/15
Payment Date	2020/06/22
Last Payment Date	2020/03/20
Number of Days (Act/360)	94
Reference Interest Rate	FIXED
Next Payment Date	2020/09/21

INTEREST PAID	
CLASS A	1.961.299,70 €
CLASS B	178.861,72 €
CLASS C	138.911,28 €
CLASS D	188.000,64 €
CLASS E	1.091.443,60 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	June 22, 2020
CLASS A	6,39	1,26
CLASS B	9,07	3,00
CLASS C	9,07	3,00
CLASS D	9,07	3,00
CLASS E	8,69	3,00

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

# FTA SANTANDER CONSUMER SPAIN AUTO 14-1

## QUARTERLY COLLATERAL REPORT

June 22, 2020

### PRINCIPAL

Previous Balance	432.564.864,11 €
Outstanding Balance	386.316.413,77 €
Number of Credit Rights	64.216

### PRINCIPAL BALANCE IN ARREARS

	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	MORE 180 DAYS
Principal Balance in Arrears	161.410,13 €	144.328,98 €	211.100,48 €	464.486,32 €	666.242,79 €
Interest accrued on Credit Rights in Arrears	38.563,87 €	34.851,52 €	54.645,19 €	108.312,48 €	146.835,44 €
Outstanding Balance	5.641.658,20 €	3.462.858,66 €	3.986.956,94 €	4.664.292,45 €	2.826.199,36 €
Number of Credit Rights	802	468	497	655	434
% of Outstanding Balance	1,46%	0,90%	1,03%	1,21%	0,73%

### WRITE OFF

Cumulative WRITE OFF as of previous balance	4.690.867,04 €
Difference in Actual Period	288.274,75 €
Cumulative WRITE OFF up to date	4.979.141,79 €

**FTA SANTANDER CONSUMER SPAIN AUTO 14-1**

**QUARTERLY COLLATERAL REPORT**

**June 22, 2020**

<b>NET LOSSES</b>	
Last balance	8.096.180,00 €
Difference in Actual Period	795.101,65 €
Current balance	8.891.281,65 €

## FTA SANTANDER CONSUMER SPAIN AUTO 14-1

### QUARTERLY REPORT - ALLOCATION OF CASH

June 22, 2020

TOTAL CASH RECEIVED END OF PERIOD	54.407.375,42 €
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	45.121.865,17 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	8.720.788,34 €
Interest received under GIC	310.529,17 €
Contentious	151.634,05 €
Accrued interest receivable for SCF	0,00 €
Variable fee retention	103.068,74 €
Others	-510,05 €

TOTAL CASH PAID END OF PERIOD	54.407.375,42 €
Ordinary Expenses	9.552,95 €
SGFT Fee	27.872,91 €
Interest paid to Bondholders Class A	1.961.299,70 €
Interest paid to Bondholders Class B	178.861,72 €
Redemption Bondholders Class A	46.248.401,60 €
Interest paid to Bondholders Class C	138.911,28 €
Interest paid to Bondholders Class D	188.000,64 €
Reserve Fund	0,00 €
Interest paid to Bondholders Class E	1.091.443,60 €
Interest subordinated Loan	0,00 €
Redemption Subordinated Loan	0,00 €
Payment Variable fee	4.360.056,29 €
Variable fee retention	202.974,73 €

TREASURY ACCOUNT STATEMENT	38.202.974,73 €
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	38.000.000,00 €
Period difference	0,00 €
Outstanding Balance	38.000.000,00 €
Tax retention	0,00 €
Variable fee retention	202.974,73 €

# FTA SANTANDER CONSUMER SPAIN AUTO 14-1

## CREDIT ENHANCEMENT AND SUBORDINATED LOAN

June 22, 2020

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	22-Jun-20
SUBORDINATED ISSUE	7,50%	14,75%
PRINCIPAL RESERVE FUND	5,00%	9,84%

SUBORDINATED LOAN		
CONCEPTS	INITIAL	22-Jun-20
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	7.085.000,00	0,00 €
Interest Rate	1,452%	---

# FTA SANTANDER CONSUMER SPAIN AUTO 14-1

## DEFINITIONS

June 22, 2020

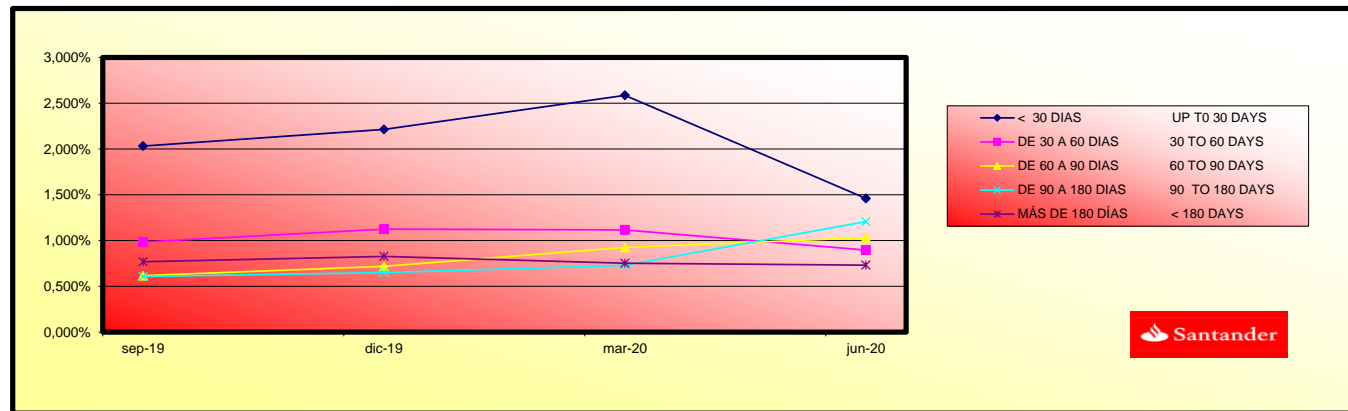
- POOL CUT-OFF DATE OR DETERMINATION DATE** Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments.  
All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.
- 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).
- FAILED LOANS** 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 higher to 12 or 18 months.
- CUMULATIVE FAILED LOANS** Accumulated outstanding balance of the failed loans without taking into account the recovered amount.



**FONDO DE TITULIZACIÓN DE ACTIVOS  
SANTANDER CONSUMER SPAIN AUTO 2014-1**

**INFORME HISTÓRICO DE MOROSIDAD      HISTORICAL ARREARS REPORT**

		MOROSIDAD HISTÓRICA		HISTORICAL ARREARS	
		09/2019	12/2019	03/2020	06/2020
< 30 DIAS	UP TO 30 DAYS	2,032%	2,215%	2,586%	1,460%
DE 30 A 60 DIAS	30 TO 60 DAYS	0,985%	1,125%	1,115%	0,896%
DE 60 A 90 DIAS	60 TO 90 DAYS	0,617%	0,719%	0,925%	1,032%
DE 90 A 180 DIAS	90 TO 180 DAYS	0,608%	0,651%	0,729%	1,207%
MÁS DE 180 DÍAS	< 180 DAYS	0,768%	0,827%	0,752%	0,732%



	MORATORIA RD/ LEGAL MORATORIUM	MORATORIA VOLUNTARIA / SECTORIAL VOLUNTARY/SECTORIAL MORATORIUM	MORATORIA TOTAL / TOTAL MORATORIUM
Número préstamos / Number of Loans	831	1.138	1.969
Saldo Vivo / Outstanding Amount	6.946.538,43 €	9.946.634,80 €	16.893.173,23 €
% sobre Saldo Vivo / % over Outstanding Amount	1,80%	2,57%	4,37%

**Moratoria Legal:** aquella sujeta al RD 8/2020 y RD 11/2020, en la que se aplican 3 meses de carencia total (Capital e intereses) y se produce una ampliación del vencimiento del contrato del cliente.  
**Moratoria Voluntaria - Sectorial:** aquella en la que existe la posibilidad de establecer un periodo de carencia de capital de 6 o 12 meses con la opción de ampliar o no el vencimiento del contrato del cliente.

**Legal Moratorium:** subject to RD 8/2020 and RD 11/2020. Consists of a 3 months total grace period (capital and interest) as well as an extension of the maturity date of the loan.  
**Voluntary/Sectorial Moratorium:** consists of a 6 or 12 months capital grace period, as well as the option of extending or not the maturity date of the loan.

**CLASS B DEFERRAL INTEREST TRIGGERS**

The payment of interest accrued on Class B Bonds will be postponed to the fifth (5th) place in the Ranking since the Payment Date full on the corresponding Payment Date (not included) on which there is a Principal Deficit for an amount exceeding the sum of: (i) 50% of the Outstanding Balance of the Series B Bonds plus (ii) 100% of the Outstanding Balance of the Class C and Class D Bonds, and provided that the Class A Bonds have not been already redeemed in full or they were not going to be redeemed in full on the corresponding Payment Date.

Principal Deficit	0,00 €	<b>Meets level</b>
50% of the Outstanding Balance +		
100% Class C and D Bonds	43.300.000,00 €	

**THE CLASS B INTEREST DEFERRAL SHALL NOT TAKE PLACE.**

**RESERVE FUND**

Reserve Fund may not decrease upon the occurrence of any of the following circumstances:

- The Revolving Period has not expired.
- That on the preceding Payment Date, the Reserve Fund did not reach the Required Level of the Reserve Fund

Required Level of the Reserve Fund	38.000.000,00 €
Current Reserve Fund	38.000.000,00 €

- That four (4) years have not elapsed since the beginning of the Redemption Period.

**Meets level**  
**Meets level**  
  
**Does not meet level**

**THE RESERVE FUND SHALL NOT DECREASE.**



**FONDO DE TITULIZACIÓN DE ACTIVOS  
SANTANDER CONSUMER SPAIN AUTO 2014-1**

TIPO DE VEHICULO USADO/ NUEVO		<i>Type of vehicle new/used</i>		SALDO VIVO(MILES)	% SALDO VIVO	Nº DC	% Nº DC
				<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
VEHICULOS NUEVOS		<i>New vehicles</i>		309.018,87	79,99%	48.495	75,52%
VEHICULOS USADOS		<i>Used cars</i>		77.297,54	20,01%	15.721	24,48%
<b>TOTALS(€)</b>				<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>

TIPO DE VEHICULO DISTINTO TURISMO-TODO TERRENO		<i>Type of vehicle</i>		SALDO VIVO(MILES)	% SALDO VIVO	Nº DC	% Nº DC
				<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
TURISMO Y TODO TERRENO		<i>Passenger car and Four-wheel drive vehicles</i>		372.086,87	96,32%	61.626	95,97%
INDUSTRIAL LIGERO		<i>Light commercial vehicles</i>		8.921,27	2,31%	1.457	2,27%
DERIVADO DEL TURISMO		<i>Passenger car derivatives</i>		5.300,54	1,37%	1.132	1,76%
INDUSTRIAL MEDIO		<i>Medium commercial vehicles</i>		7,69	0,00%	1	0,00%
<b>TOTALS(€)</b>				<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>

PERSONA FISICA/JURIDICA		<i>Natural person/Corporate body</i>		SALDO VIVO(MILES)	% SALDO VIVO	Nº DC	% Nº DC
				<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
PERSONA FISICA		<i>Natural person</i>		375.123,51	97,10%	62.367	97,12%
PERSONA JURIDICA		<i>Corporate Body</i>		11.192,90	2,90%	1.849	2,88%
<b>TOTALS(€)</b>				<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>

SALDO POR DEUDOR		<i>Most important debtor</i>		SALDO VIVO	% SALDO VIVO
				<i>Outstanding Principal</i>	%
MAYOR DEUDOR		<i>Largest Debtor 1</i>		125.749,24	0,03%
RESTO DE DEUDORES		<i>Rest of debtors</i>		386.190.664,53	99,97%
<b>TOTALS(€)</b>				<b>386.316.413,77</b>	<b>100%</b>

VTO MEDIO PONDERADO DE LOS DC <i>Term maturity</i>					
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%	
05/07/2019-31/12/2020	8.987,72	2,33%	9.084	14,15%	
01/01/2021-30/06/2021	14.598,31	3,78%	6.211	9,67%	
01/07/2021-31/12/2021	37.115,33	9,61%	9.727	15,15%	
01/01/2022-30/06/2022	36.690,43	9,50%	7.271	11,32%	
01/07/2022-31/12/2022	61.698,96	15,97%	9.835	15,32%	
01/01/2023-30/06/2023	28.336,33	7,34%	3.830	5,96%	
01/07/2023-31/12/2023	43.274,27	11,20%	5.029	7,83%	
01/01/2024-30/06/2024	26.638,66	6,90%	2.798	4,36%	
01/07/2024-31/12/2024	34.898,30	9,03%	3.300	5,14%	
01/01/2025-30/06/2025	18.522,84	4,79%	1.601	2,49%	
01/07/2025-31/12/2025	22.874,60	5,92%	1.843	2,87%	
01/01/2026-30/06/2026	4.273,61	1,11%	319	0,50%	
01/07/2026-31/12/2026	13.346,63	3,45%	950	1,48%	
01/01/2027-30/06/2027	28.175,35	7,29%	1.944	3,03%	
01/07/2027-31/12/2027	6.792,13	1,76%	468	0,73%	
01/01/2028-5/02/2028	92,88	0,02%	6	0,01%	
<b>TOTALS(€)</b>	<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>	

VENCIMIENTO MEDIO <i>Weighted average maturity</i>	24/10/2023
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DISTRIBUCION POR COMUNIDADES AUTONOMAS <i>Autonomous region</i>					
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC	
	<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%	
Andalucia	82.805,20	21,43%	13.309	20,73%	
Aragon	7.995,78	2,07%	1.301	2,03%	
Asturias	6.220,92	1,61%	1.049	1,63%	
Baleares	10.697,57	2,77%	2.012	3,13%	
Canarias	20.782,03	5,38%	3.772	5,87%	
Cantabria	4.344,58	1,12%	720	1,12%	
Castilla-Leon	14.000,22	3,62%	2.304	3,59%	
Castilla-La Mancha	15.029,93	3,89%	2.571	4,00%	
Cataluña	62.114,84	16,08%	9.789	15,24%	
Valencia	49.214,63	12,74%	8.146	12,69%	
Extremadura	9.091,17	2,35%	1.587	2,47%	
Galicia	21.983,87	5,69%	3.512	5,47%	
Madrid	47.625,82	12,33%	8.440	13,14%	
Murcia	15.706,64	4,07%	2.461	3,83%	
Navarra	3.367,85	0,87%	568	0,88%	
Pais Vasco	10.856,61	2,81%	1.889	2,94%	
La Rioja	2.614,11	0,68%	469	0,73%	
Ceuta	635,42	0,16%	102	0,16%	
Melilla	1.229,12	0,32%	215	0,33%	
<b>TOTALS(€)</b>	<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>	

<b>IMPORTE PENDIENTE DEL PRESTAMO</b> <i>Outstanding Principal by loan</i>				
	<b>SALDO VIVO(MILES)</b>	<b>% SALDO VIVO</b>	<b>Nº. DC</b>	<b>% Nº. DC</b>
	<i>Outstanding Principal(M)</i>	<i>%</i>	<i>Number</i>	<i>%</i>
7,74 - 9.999,99	243.436,83	63,01%	53.767	83,73%
10.000,00 - 19.999,99	130.788,69	33,86%	9.922	15,45%
20.000,00 - 29.999,99	11.323,47	2,93%	505	0,79%
30.000,00 - 39.999,99	611,85	0,16%	19	0,03%
40.000,00 - 49.999,99	42,20	0,01%	1	0,00%
50.000,00 - 62.874,62	113,33	0,03%	2	0,00%
<b>TOTALS(€)</b>	<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>

<b>% ENTRADA SOBRE VALOR DEL VEHICULO</b> <i>(%) Amount granted as regards the value of the vehicle</i>				
	<b>SALDO VIVO(MILES)</b>	<b>% SALDO VIVO</b>	<b>Nº. DC</b>	<b>% Nº. DC</b>
	<i>Outstanding Principal(M)</i>	<i>%</i>	<i>Number</i>	<i>%</i>
<5	30.744,62	7,96%	4.439	6,91%
5-9	35.776,38	9,26%	4.815	7,50%
10-14	53.208,48	13,77%	7.709	12,00%
15-20	47.916,50	12,40%	7.553	11,76%
>20	218.670,43	56,60%	39.700	61,82%
<b>TOTALS(€)</b>	<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>

<b>SCORING COCHE NUEVO</b> <i>Scoring new car</i>				
	<b>SALDO VIVO(MILES)</b>	<b>% SALDO VIVO</b>	<b>Nº. DC</b>	<b>% Nº. DC</b>
	<i>Outstanding Principal(M)</i>	<i>%</i>	<i>Number</i>	<i>%</i>
<545	37.307,77	9,66%	4.235	6,59%
545-700	271.711,10	70,33%	44.260	68,92%
COCHE USADO <i>Used car</i>	77.297,54	20,01%	15.721	24,48%
<b>TOTALS(€)</b>	<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>

SCORING COCHE USADO <i>Scoring used car</i>		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
<539		23.679,68	6,13%	4.253	6,62%
539-700		53.617,86	13,88%	11.468	17,86%
COCHE NUEVO <i>New car</i>		309.018,87	79,99%	48.495	75,52%
<b>TOTALS(€)</b>		<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>

TIPO DE OCUPACION DEL DEUDOR <i>Employment Status</i>		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
TRABAJADOR POR CUENTA PROPIA	<i>Self-employed</i>	44.132,07	11,42%	7.487	11,66%
NO TRABAJA	<i>Does not work</i>	9.898,93	2,56%	2.107	3,28%
RESTO	<i>Rest</i>	332.285,41	86,01%	54.622	85,06%
<b>TOTALS(€)</b>		<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>

TIPO DE INTERES <i>Interest rate</i>		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
%		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
5,00 - 5,99		38.130,87	9,87%	4.238	6,60%
6,00 - 6,99		17.398,98	4,50%	2.704	4,21%
7,00 - 7,99		67.884,38	17,57%	11.535	17,96%
8,00 - 8,99		183.297,77	47,45%	29.019	45,19%
9,00 - 9,99		75.789,88	19,62%	16.107	25,08%
10,00 - 12,54		3.814,51	0,99%	613	0,95%
<b>TOTALS(€)</b>		<b>386.316.413,77</b>	<b>100%</b>	<b>64.216</b>	<b>100%</b>

TIPO DE INTERES MEDIO PONDERADO <i>Average Interest Rate</i>	8,46%
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**FONDO DE TITULIZACIÓN SANTANDER CONSUMER SPAIN AUTO 2014-1**

Tasa mensual actual anualizada:	7,82%
Tasa últimos 12 meses anualizada:	9,83%
Tasa anualizada desde Constitución del Fondo	10,90%

Fecha	Saldo antes de pago	Saldo Real	0,96%	Permanencia final de mes	Tasa Prepago mensual desde inicio	Tasa Prepago anualizada desde inicio	Tasa Prepago mensual	Tasa Prepago mensual anualizada	Saldo después de pago
			Vector de prepago						
									9,83%
DATE	OUTSTANDING BEFORE PREPAYMENT	REAL OUTSTANDING	PREPAYMENT VECTOR	REMAINING AT THE END OF THE MONTH	AVERAGE SINGLE MONTHLY MORTALITY	CPR	MONTHLY SINGLE MONTHLY MORTALITY	CPR	OUTSTANDING AFTER PREPAYMENT
1	<b>760.000.000,00</b>		100,00%	100,00%					<b>760.000.000,00</b>
2 enero-19	742.441.781,77	736.634.667,11	99,04%	99,22%	0,78%	8,99%	0,78%	8,99%	735.334.410,63
3 febrero-19	724.758.638,34	710.940.494,16	98,09%	98,09%	0,96%	10,91%	1,13%	12,78%	710.948.874,50
4 marzo-19	706.949.944,60	677.344.996,47	97,16%	95,81%	1,42%	15,73%	2,33%	24,60%	686.840.855,91
5 abril-19	689.014.809,13	653.268.741,48	96,23%	94,81%	1,32%	14,77%	1,04%	11,83%	663.007.586,20
6 mayo-19	670.952.334,20	631.292.737,62	95,30%	94,09%	1,21%	13,60%	0,76%	8,78%	639.446.323,49
7 junio-19	652.761.615,70	609.069.895,58	94,39%	93,31%	1,15%	12,94%	0,83%	9,53%	616.154.352,45
8 julio-19	636.219.454,32	587.670.117,24	93,49%	92,37%	1,13%	12,72%	1,00%	11,41%	594.790.936,53
9 agosto-19	619.559.843,60	567.841.227,59	92,59%	91,65%	1,08%	12,26%	0,78%	8,92%	573.671.327,45
10 septiembre-19	602.781.949,65	548.045.031,30	91,71%	90,92%	1,05%	11,92%	0,80%	9,19%	552.793.091,40
11 octubre-19	585.884.932,64	527.838.917,25	90,83%	90,09%	1,04%	11,77%	0,91%	10,38%	532.153.818,14
12 noviembre-19	568.867.946,82	508.114.937,54	89,96%	89,32%	1,02%	11,59%	0,86%	9,81%	511.751.120,73
13 diciembre-19	551.730.140,40	488.094.141,35	89,10%	88,47%	1,02%	11,53%	0,96%	10,89%	491.582.635,36
14 enero-20	536.603.568,78	469.864.763,75	88,25%	87,56%	1,02%	11,54%	1,02%	11,59%	473.528.219,92
15 febrero-20	521.369.598,51	451.025.944,10	87,40%	86,51%	1,03%	11,68%	1,20%	13,54%	455.680.556,51
16 marzo-20	506.027.467,05	432.564.864,11	86,56%	85,48%	1,04%	11,79%	1,19%	13,33%	438.037.579,74
17 abril-20	490.576.406,46	416.840.558,76	85,74%	84,97%	1,01%	11,50%	0,60%	6,97%	420.597.244,17
18 mayo-20	475.015.643,34	402.217.088,53	84,91%	84,67%	0,97%	11,08%	0,35%	4,09%	403.357.524,18
19 junio-20	459.344.398,80	386.316.413,77	84,10%	84,10%	0,96%	10,90%	0,68%	7,82%	386.316.413,77

		20-jun.-20								WAL CLASS A		WAL CLASS B		WAL CLASS C		WAL CLASS D		WAL CLASS E
										1,26		3,00		3,00		3,00		3,00
FECHA		Principal disponible para la amortización	SERIE A	SERIE B	SERIE C	SERIE D	SERIE E	TOTAL	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
DATE		PRINCIPAL AVAILABLE	CLASS A	CLASS B	CLASS C	CLASS D	CLASS E	TOTAL	CLASS A PRINCIPAL	AVERAGE CLASS A LIFE	CLASS B PRINCIPAL	AVERAGE CLASS B LIFE	CLASS C PRINCIPAL	AVERAGE CLASS C LIFE	CLASS D PRINCIPAL	AVERAGE CLASS D LIFE	CLASS E PRINCIPAL	AVERAGE CLASS E LIFE
20-ene-19	0	0,00	703.000.000	27.400.000	15.200.000	14.400.000	38.000.000	798.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-feb-19	0	0,00	703.000.000	27.400.000	15.200.000	14.400.000	38.000.000	798.000.000	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-mar-19	1	73.159.144,09	703.000.000	27.400.000	15.200.000	14.400.000	38.000.000	798.000.000	73.159.144,09	-33.506.887.992	0	0,00	0	0,00	0	0,00	0	0,00
20-abr-19	0	0,00	629.840.856	27.400.000	15.200.000	14.400.000	38.000.000	724.840.856	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-may-19	0	0,00	629.840.856	27.400.000	15.200.000	14.400.000	38.000.000	724.840.856	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-jun-19	1	70.686.503,47	629.840.856	27.400.000	15.200.000	14.400.000	38.000.000	724.840.856	70.686.503,47	-25.871.260.269	0	0,00	0	0,00	0	0,00	0	0,00
20-jul-19	0	0,00	559.154.352	27.400.000	15.200.000	14.400.000	38.000.000	654.154.352	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-ago-19	0	0,00	559.154.352	27.400.000	15.200.000	14.400.000	38.000.000	654.154.352	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-sep-19	1	63.361.261,04	559.154.352	27.400.000	15.200.000	14.400.000	38.000.000	654.154.352	63.361.261,04	-17.360.985.526	0	0,00	0	0,00	0	0,00	0	0,00
20-oct-19	0	0,00	495.793.091	27.400.000	15.200.000	14.400.000	38.000.000	590.793.091	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-nov-19	0	0,00	495.793.091	27.400.000	15.200.000	14.400.000	38.000.000	590.793.091	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-dic-19	1	61.210.456,04	495.793.091	27.400.000	15.200.000	14.400.000	38.000.000	590.793.091	61.210.456,04	-11.201.513.456	0	0,00	0	0,00	0	0,00	0	0,00
20-ene-20	0	0,00	434.582.635	27.400.000	15.200.000	14.400.000	38.000.000	529.582.635	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-feb-20	0	0,00	434.582.635	27.400.000	15.200.000	14.400.000	38.000.000	529.582.635	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-mar-20	0	53.545.055,62	434.582.635	27.400.000	15.200.000	14.400.000	38.000.000	529.582.635	53.545.055,62	-4.926.145.117	0	0,00	0	0,00	0	0,00	0	0,00
20-abr-20	1	0,00	381.037.580	27.400.000	15.200.000	14.400.000	38.000.000	476.037.580	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-may-20	0	0,00	381.037.580	27.400.000	15.200.000	14.400.000	38.000.000	476.037.580	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-jun-20	0	51.721.165,97	381.037.580	27.400.000	15.200.000	14.400.000	38.000.000	476.037.580	51.721.165,97	0	0,00	0	0,00	0	0,00	0	0,00	0
20-jul-20	1	0,00	329.316.414	27.400.000	15.200.000	14.400.000	38.000.000	424.316.414	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-ago-20	0	0,00	329.316.414	27.400.000	15.200.000	14.400.000	38.000.000	424.316.414	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-sep-20	0	45.925.595,12	329.316.414	27.400.000	15.200.000	14.400.000	38.000.000	424.316.414	45.925.595,12	4.225.154.751	0	0,00	0	0,00	0	0,00	0	0,00
20-oct-20	1	0,00	283.390.819	27.400.000	15.200.000	14.400.000	38.000.000	378.390.819	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-nov-20	0	0,00	283.390.819	27.400.000	15.200.000	14.400.000	38.000.000	378.390.819	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-dic-20	0	44.353.607,25	283.390.819	27.400.000	15.200.000	14.400.000	38.000.000	378.390.819	44.353.607,25	8.116.710.126	0	0,00	0	0,00	0	0,00	0	0,00
20-ene-21	1	0,00	239.037.211	27.400.000	15.200.000	14.400.000	38.000.000	334.037.211	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-feb-21	0	0,00	239.037.211	27.400.000	15.200.000	14.400.000	38.000.000	334.037.211	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-mar-21	0	37.821.915,31	239.037.211	27.400.000	15.200.000	14.400.000	38.000.000	334.037.211	37.821.915,31	10.325.382.879	0	0,00	0	0,00	0	0,00	0	0,00
20-abr-21	1	0,00	201.215.296	27.400.000	15.200.000	14.400.000	38.000.000	296.215.296	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-may-21	0	0,00	201.215.296	27.400.000	15.200.000	14.400.000	38.000.000	296.215.296	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-jun-21	0	36.522.525,88	201.215.296	27.400.000	15.200.000	14.400.000	38.000.000	296.215.296	36.522.525,88	13.330.721.946	0	0,00	0	0,00	0	0,00	0	0,00
20-jul-21	1	0,00	164.692.770	27.400.000	15.200.000	14.400.000	38.000.000	259.692.770	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-ago-21	0	0,00	164.692.770	27.400.000	15.200.000	14.400.000	38.000.000	259.692.770	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-sep-21	0	31.524.061,98	164.692.770	27.400.000	15.200.000	14.400.000	38.000.000	259.692.770	31.524.061,98	14.406.496.324	0	0,00	0	0,00	0	0,00	0	0,00
20-oct-21	1	0,00	133.168.708	27.400.000	15.200.000	14.400.000	38.000.000	228.168.708	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-nov-21	0	0,00	133.168.708	27.400.000	15.200.000	14.400.000	38.000.000	228.168.708	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-dic-21	0	30.435.620,36	133.168.708	27.400.000	15.200.000	14.400.000	38.000.000	228.168.708	30.435.620,36	16.678.719.958	0	0,00	0	0,00	0	0,00	0	0,00
20-ene-22	1	0,00	102.733.088	27.400.000	15.200.000	14.400.000	38.000.000	197.733.088	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-feb-22	0	0,00	102.733.088	27.400.000	15.200.000	14.400.000	38.000.000	197.733.088	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-mar-22	0	23.598.133,77	102.733.088	27.400.000	15.200.000	14.400.000	38.000.000	197.733.088	23.598.133,77	15.055.609.345	0	0,00	0	0,00	0	0,00	0	0,00
20-abr-22	1	0,00	79.134.954	27.400.000	15.200.000	14.400.000	38.000.000	174.134.954	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-may-22	0	0,00	79.134.954	27.400.000	15.200.000	14.400.000	38.000.000	174.134.954	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-jun-22	0	22.782.007,88	79.134.954	27.400.000	15.200.000	14.400.000	38.000.000	174.134.954	22.782.007,88	16.630.865.752	0	0,00	0	0,00	0	0,00	0	0,00
20-jul-22	1	0,00	56.352.946	27.400.000	15.200.000	14.400.000	38.000.000	151.352.946	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-ago-22	0	0,00	56.352.946	27.400.000	15.200.000	14.400.000	38.000.000	151.352.946	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-sep-22	0	18.016.090,75	56.352.946	27.400.000	15.200.000	14.400.000	38.000.000	151.352.946	18.016.090,75	14.809.226.596	0	0,00	0	0,00	0	0,00	0	0,00
20-oct-22	1	0,00	38.336.855	27.400.000	15.200.000	14.400.000	38.000.000	133.336.855	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-nov-22	0	0,00	38.336.855	27.400.000	15.200.000	14.400.000	38.000.000	133.336.855	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-dic-22	0	17.391.157,01	38.336.855	27.400.000	15.200.000	14.400.000	38.000.000	133.336.855	17.391.157,01	15.878.126.354	0	0,00	0	0,00	0	0,00	0	0,00
20-ene-23	1	0,00	20.945.698	27.400.000	15.200.000	14.400.000	38.000.000	115.945.698	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-feb-23	0	0,00	20.945.698	27.400.000	15.200.000	14.400.000	38.000.000	115.945.698	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-mar-23	0	11.719.264,90	20.945.698	27.400.000	15.200.000	14.400.000	38.000.000	115.945.698	11.719.264,90	11.754.422.699	0	0,00	0	0,00	0	0,00	0	0,00
20-abr-23	1	0,00	9.226.434	27.400.000	15.200.000	14.400.000	38.000.000	104.226.434	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-may-23	0	0,00	9.226.434	27.400.000	15.200.000	14.400.000	38.000.000	104.226.434	0,00	0	0,00	0	0,00	0	0,00	0	0,00	0
20-jun-23	0	66.226.433,56	9.226.434	27.400.000	15.200.000	14.400.000	38.000.000	104.226.434	66.226.433,56	10.102.944.748	27.400.000,00	30.003.000.000	15.200.000,00	16.644.000.000	14.400.000,00	15.768.000.000	38.000.000,00	41.610.000.000