



**FONDO DE TITULIZACION DE ACTIVOS  
SANTANDER EMPRESAS 2**

30-April-2019

	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
Principal	112.243,62	1.873,60	1.243,54	0,00	0,00	0,00
Interest	314,48	90,37	86,78	0,00	0,00	0,00
Credit Rights	6.300.565,55	178.817,74	93.737,26	0,00	0,00	0,00
Number of Credit Rights	18	4	1	0	0	0
% Credit Rights	10,78%	0,31%	0,16%	0,00%	0,00%	0,00%

DATE	NUM. CR'S	ARREARS FROM LAST 12 MONTHS							
		BALANCE CR'S	UNPAID DC'S	PRINCIPAL UNPAID	INTEREST UNPAID	TOTAL UNPAID	BALANCE CR'S UNPAID	% UNPAID	
31/05/2018	639	68.464.447,07	29	325.875,41	4.687,89	330.563,30	9.459.920,01	13,82%	
30/06/2018	634	67.553.618,34	23	210.685,72	3.381,09	214.066,81	2.327.385,98	3,45%	
31/07/2018	631	66.630.848,70	24	136.051,13	1.877,40	137.928,53	8.667.882,90	13,01%	
31/08/2018	629	65.752.997,89	25	42.762,41	2.289,75	45.052,16	8.637.488,88	13,14%	
30/09/2018	625	65.154.148,97	22	289.372,79	1.479,14	290.851,93	7.745.909,31	11,89%	
31/10/2018	622	64.164.788,64	25	356.426,12	3.125,29	359.551,41	8.123.508,61	12,66%	
30/11/2018	616	63.115.231,92	23	353.451,63	2.893,42	356.345,05	7.476.822,43	11,85%	
31/12/2018	608	62.311.711,21	22	327.931,83	1.515,13	329.446,96	7.380.889,85	11,85%	
31/01/2019	601	61.043.622,50	27	205.439,09	3.362,49	208.801,58	7.822.165,93	12,81%	
28/02/2019	599	60.223.169,36	29	286.746,09	3.100,74	289.846,83	7.783.456,48	12,92%	
31/03/2019	595	59.343.595,06	27	285.878,91	3.453,93	289.332,84	7.327.800,13	12,35%	
30/04/2019	591	58.469.900,18	23	115.360,76	491,63	115.852,39	6.573.120,55	11,24%	

	ARREARS AND LTV 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
Principal	112.243,62	1.873,60	1.243,54	0,00	0,00	0,00
Interest	314,48	90,37	86,78	0,00	0,00	0,00
Credit Rights	6.300.565,55	178.817,74	93.737,26	0,00	0,00	0,00
Number of Credit Rights	18	4	1	0	0	0
% Credit Rights	10,78%	0,31%	0,16%	0,00%	0,00%	0,00%
% LTV	21,00%	64,00%	102,00%	0,00%	0,00%	0,00%



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30-April-2019

WRITE OFF (12 MONTHS)	
Cumulative write off last month	5.412.496,10 €
Write off this month	151.608,03 €
Current cumulative write off	5.564.104,13 €

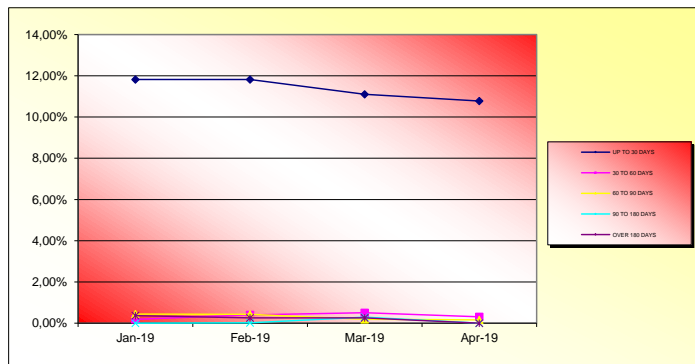
TRANSITORY PROPERTIES	
Last balance	8.619.210,27 €
Current balance	8.619.210,27 €
Transitory properties this month	- €

CONTENTIOUS	0,00 €
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Contentious: Loans in which the Originator will take legal actions. This amount is included in the arrears table.

NET LOSSES	21.837.187,79 €
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ARREARS PERFORMANCE				
	31-Jan-19	28-Feb-19	31-Mar-19	30-Apr-19
UP TO 30 DAYS	11,82%	11,82%	11,10%	10,78%
30 TO 60 DAYS	0,19%	0,41%	0,51%	0,31%
60 TO 90 DAYS	0,44%	0,43%	0,19%	0,16%
90 TO 180 DAYS	0,00%	0,02%	0,29%	0,00%
OVER 180 DAYS	0,37%	0,25%	0,26%	0,00%





MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES				
MONTH	FAILED LOANS	RECOVERIES	% RECOVERY	NEW TRANSITORY PROPERTIES
May-18	53.966.840,60 €	19.029.322,09 €	35,29%	19.856.830,51 €
June-18	53.966.840,60 €	19.286.230,07 €	35,29%	19.856.830,51 €
July-18	54.150.023,45 €	19.313.949,18 €	35,29%	19.856.830,51 €
August-18	54.150.023,45 €	19.533.201,29 €	36,07%	19.856.830,51 €
September-18	54.150.023,45 €	19.613.827,92 €	36,22%	19.856.830,51 €
October-18	54.150.023,45 €	19.800.064,53 €	36,57%	19.856.830,51 €
November-18	54.150.023,45 €	19.928.233,80 €	36,80%	19.963.531,84 €
December-18	54.161.030,17 €	20.317.781,67 €	37,52%	19.963.531,84 €
January-19	54.161.105,06 €	20.782.462,66 €	38,37%	19.963.531,84 €
February-19	54.161.105,06 €	21.479.929,54 €	39,66%	19.963.531,84 €
March-19	54.161.105,06 €	21.763.844,61 €	40,18%	19.963.531,84 €
April-19	54.161.105,06 €	22.038.512,87 €	40,69%	19.963.531,84 €

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