

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

December 31st, 2019

ARREARS FROM CURRENT MONTH						
	Up to 30 days	30 to 60 days	60 to 90 days	90 to 180 days	180 to 365 days	More 365 days
Principal	272.846,98	102.896,13	112.791,02	381.259,30	1.672,56	0,00
Interest	44.966,64	21.860,77	26.744,26	98.401,33	476,38	81,25
Credit Rights	8.369.676,78	1.978.545,75	1.489.098,76	4.162.984,49	7.086.509,06	0,00
number of C.R.	1.603	368	232	653	1.212	0
% Credit Rights	1,28%	0,30%	0,23%	0,64%	1,09%	0,00%

ARREARS FROM LAST 12 MONTHS								
DATE	NUM. CR'S	BALANCE CR'S	UNPAID DC'S	PRINCIPAL UNPAID	INTEREST UNPAID	TOTAL UNPAID	BALANCE CR'S UNPAID	% UNPAID
January-19	156.086	970.502.425,19	6.288	10.995.681,73	242.662,04	11.238.343,77	34.283.268,77	3,53%
February-19	150.257	922.953.478,52	6.016	10.432.470,77	236.606,84	10.669.077,61	32.702.777,19	3,54%
March-19	144.320	869.315.136,77	6.222	10.613.070,16	235.353,75	10.848.423,91	32.410.359,23	3,73%
April-19	152.786	984.965.307,72	6.142	9.435.204,42	232.147,23	9.667.351,65	30.882.725,51	3,14%
May-19	144.863	931.103.717,35	6.291	9.508.933,93	242.610,19	9.751.544,12	30.389.233,11	3,26%
June-19	140.917	894.429.876,54	6.140	9.713.281,80	216.176,52	9.929.458,32	30.177.180,96	3,37%
July-19	136.062	841.501.592,02	5.922	8.793.683,53	225.770,87	9.019.454,40	27.870.373,57	3,31%
August-19	133.049	810.300.021,15	5.873	9.007.350,85	216.960,35	9.224.311,20	29.199.099,38	3,60%
September-19	128.714	772.058.139,54	5.774	8.660.211,69	212.568,52	8.872.780,21	28.362.350,15	3,67%
October-19	123.900	726.458.409,53	5.752	8.681.400,46	227.709,12	8.909.109,58	27.969.946,97	3,85%
November-19	120.027	692.261.499,80	5.844	9.306.037,27	211.939,15	9.517.976,42	29.165.471,64	4,21%
December-19	116.211	651.657.315,66	4.847	8.434.329,53	192.530,63	8.626.860,16	23.086.798,16	3,54%

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LEGAL	
Previous Date	8.281.030,52 €
Legal loans in month	(718.166,98) €
Current Date	7.562.863,54 €

Legal : Loans in which the originator will take legal actions. This amount is included in the less than 365 days in arrears bucket.

DEFAULTED RECEIVABLES	
Previous Date	32.121.266,21 €
difference	(1.391.163,07) €
Current Date	30.730.103,14 €

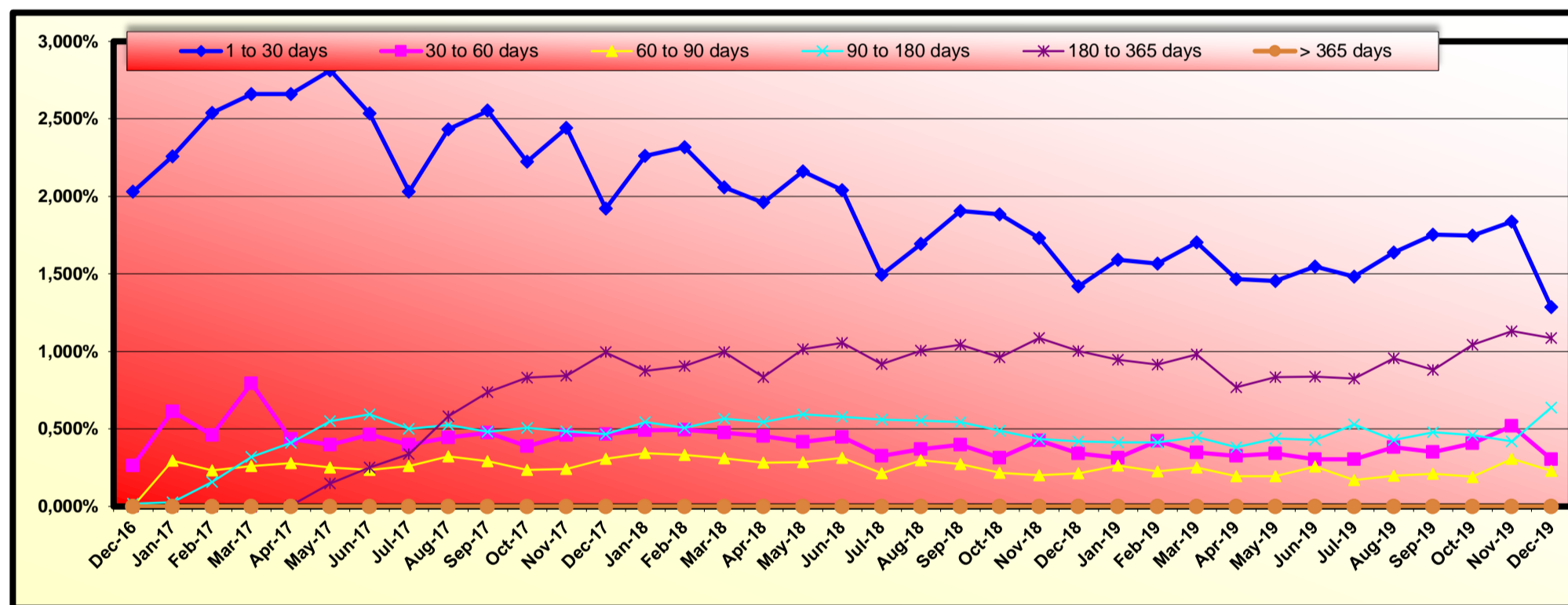
DELINQUENT RECEIVABLES	
Previous Date	10.727.901,16 €
difference	521.592,39 €
Current Date	11.249.493,55 €

% Defaulted CD / Outstanding CR 4,50%

% Delinquent CD / Outstanding CR 1,65%

POOL LOSSES	
Losses previous Date	252.371,19 €
Losses in month	2.556.573,62 €
Losses current Date	2.808.944,81 €

HISTORICAL ARREARS				
Intervals	September-19	October-19	November-19	December-19
1 to 30 days	1,755%	1,747%	1,837%	1,284%
30 to 60 days	0,351%	0,409%	0,520%	0,304%
60 to 90 days	0,211%	0,191%	0,306%	0,229%
90 to 180 days	0,478%	0,460%	0,419%	0,639%
180 to 365 days	0,879%	1,044%	1,131%	1,087%
> 365 days	0,000%	0,000%	0,000%	0,000%



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MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES

	FAILED LOANS	RECOVERIES	% Recovery	NEW TRANSITORY PROPERTIES
January-19	21.997.154,14	819.901,11	3,98%	0,00
February-19	23.343.052,30	846.694,36	3,85%	0,00
March-19	24.109.347,33	1.061.778,48	4,55%	0,00
April-19	26.355.143,85	1.226.264,21	5,09%	0,00
May-19	27.817.065,17	1.352.135,66	5,13%	0,00
June-19	28.700.230,74	1.527.466,11	5,49%	4.161,64
July-19	30.637.131,13	1.691.426,93	5,89%	4.161,64
August-19	31.535.542,82	1.788.597,53	5,84%	4.161,64
September-19	33.011.976,88	1.875.636,66	5,95%	4.161,64
October-19	34.192.928,65	2.137.687,34	6,48%	4.161,64
November-19	34.793.914,46	2.290.416,27	6,70%	4.161,64
December-19	36.646.196,12	2.957.691,87	8,50%	4.161,64

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