



**FONDO DE TITULIZACION DE ACTIVOS  
PYMES SANTANDER 12**

31-May-2018

	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	286.979,94	202.516,86	194.455,30	186.936,77	9.878,01	0,00
Interest	17.494,69	12.986,91	17.277,84	18.608,23	1.320,27	0,00
Credit Rights	14.750.775,82	4.030.670,72	3.479.693,29	2.404.096,96	3.431.805,57	0,00
Number of Credit Rights	444	132	102	114	175	0
% Credit Rights	2,00%	0,55%	0,47%	0,33%	0,47%	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	
30/06/2017	22.157	1.127.148.985,52	1.151	11.830.226,97	197.918,84	12.028.145,81	43.589.350,43	3,87%	
31/07/2017	21.808	1.088.448.153,25	1.130	11.465.531,42	194.514,78	11.660.046,20	45.951.443,11	4,22%	
31/08/2017	21.542	1.052.008.752,25	1.228	11.847.908,19	195.289,98	12.043.198,17	50.899.919,29	4,84%	
30/09/2017	21.342	1.023.398.457,63	1.203	11.933.191,71	194.676,12	12.127.867,83	51.760.388,09	5,06%	
31/10/2017	21.078	982.210.345,78	1.148	11.490.436,92	196.528,62	11.686.965,54	39.346.199,60	4,01%	
30/11/2017	20.807	947.552.072,24	1.162	8.597.610,73	154.427,52	8.752.038,25	38.324.964,04	4,04%	
31/12/2017	20.574	908.854.314,12	1.157	8.311.165,79	143.591,44	8.454.757,23	35.437.293,59	3,90%	
31/01/2018	20.366	878.484.055,02	1.108	8.743.606,70	161.617,13	8.905.223,83	38.234.674,12	4,35%	
28/02/2018	19.344	852.206.309,53	1.139	8.090.231,21	153.845,25	8.244.076,46	33.616.107,99	3,94%	
31/03/2018	18.292	821.872.408,82	1.086	7.290.551,65	73.772,70	7.364.324,35	28.652.075,87	3,49%	
30/04/2018	17.394	784.633.429,53	1.051	4.856.086,38	80.416,13	4.936.502,51	29.605.769,73	3,77%	
31/05/2018	16.323	736.964.445,65	967	4.717.469,62	74.224,52	4.791.694,14	28.097.042,36	3,81%	

	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	34.689,28	14.360,24	37.071,52	12.716,10	4.158,02	0,00
Interest	5.029,90	3.099,95	5.289,03	3.291,95	841,51	0,00
Credit Rights	8.668.301,08	1.901.270,89	2.163.062,39	1.155.139,84	706.045,86	0,00
Number of Credit Rights	46	14	10	7	5	0
% Credit Rights	1,18%	0,26%	0,29%	0,16%	0,10%	0,00%
% LTV	88,00%	99,00%	78,00%	107,00%	99,00%	0,00%



**FONDO DE TITULIZACIÓN DE ACTIVOS  
PYMES SANTANDER 12**

31-May-2018

WRITE OFF (12 MONTHS)	
Cumulative write off last month	19.028.338,27 €
Write off this month	478.837,68 €
Current cumulative write off	19.507.175,95 €

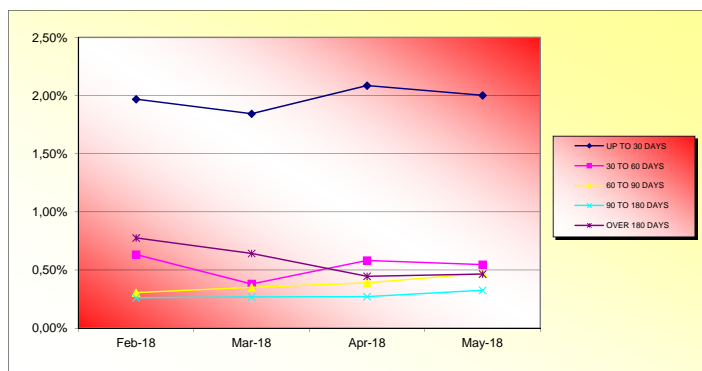
TRANSITORY PROPERTIES	
Last balance	549.912,23 €
Current balance	549.874,01 €
Transitory properties this month	- 38,22 €

CONTENTIOUS	3.836.702,74 €
-------------	----------------

Contentious: Loans in which the Originator will take legal actions. This amount is included in the arrears table.

NET LOSSES	456.283,21 €
------------	--------------

ARREARS PERFORMANCE				
	28-Feb-18	31-Mar-18	30-Apr-18	31-May-18
UP TO 30 DAYS	1,97%	1,84%	2,09%	2,00%
30 TO 60 DAYS	0,63%	0,38%	0,58%	0,55%
60 TO 90 DAYS	0,31%	0,35%	0,39%	0,47%
90 TO 180 DAYS	0,26%	0,27%	0,27%	0,33%
OVER 180 DAYS	0,78%	0,64%	0,45%	0,47%





MONTHLY CUMULATIVE FAILED LOANS AND RECOVERIES				
MONTH	FAILED LOANS	RECOVERIES	% RECOVERY	NEW TRANSITORY PROPERTIES
June 17	7.206.373,52 €	47.699,75 €	0,72%	0,00 €
July 17	8.263.244,25 €	57.011,10 €	0,79%	281.112,97 €
August 17	8.604.559,38 €	65.237,81 €	0,79%	320.756,86 €
September 17	9.571.252,73 €	68.615,16 €	0,80%	320.756,86 €
October 17	11.017.967,21 €	105.949,87 €	1,11%	320.756,86 €
November 17	16.080.233,58 €	187.670,00 €	1,70%	526.456,36 €
December 17	16.608.715,23 €	221.121,28 €	1,38%	626.275,36 €
January 18	17.141.122,74 €	460.210,81 €	2,77%	662.545,41 €
February 18	17.611.481,81 €	536.604,17 €	3,13%	662.545,41 €
March 18	19.268.606,48 €	3.681.459,02 €	20,90%	662.545,41 €
April 18	22.113.593,67 €	3.750.887,41 €	19,47%	745.892,89 €
May 18	22.610.129,21 €	3.789.909,07 €	17,14%	745.892,89 €

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