UCI 18

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NAME OF THE FUND:	**UCI 18**

INFORMATION AT:	**QUARTER/SEMESTER:**	September 16, 2009 - December 16, 2009	**YEAR:**	**2009**

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	**Signature:**
IGNACIO ORTEGA GAVARA - GENERAL MANAGER	

I. DATA OF THE FUND

Constitution Date	February 27, 2008	**Paying Agent**	SANTANDER	
Disbursement Date	February 29, 2008	**Negociation Market**	A.I.A.F.	
Final Date of Redemption	December 16, 2050	**Ratings Agencies**	STANDARD & POORS	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T, S.A.	**Rating**	**Initial**	**Current**
Credit Rights´s Seller	UNION DE CREDITOS INMOBILIARIOS	**CLASS A**	AAA	AAA
		CLASS B	A	A
		CLASS C	BBB	BBB
		CLASS D	CCC-	CCC-

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY / ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A	16.405	**Nominal per Bond**	10.000,00	86.327,51	
ES0337986006		**Total Nominal**	1.640.500.000,00	1.416.202.801,55	86,33 %
CLASS B	383	**Nominal per Bond**	10.000,00	100.000,00	
ES0337986014		**Total Nominal**	38.300.000,00	38.300.000,00	100,00 %
CLASS C	212	**Nominal per Bond**	10.000,00	100.000,00	
ES0337986022		**Total Nominal**	21.200.000,00	21.200.000,00	100,00 %
CLASS D	230	**Nominal per Bond**	10.000,00	100.000,00	
ES0337986030		**Total Nominal**	23.000.000,00	23.000.000,00	100,00 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period December 16, 2009			Next Payment Date March 16, 2010		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	1.655,96 €	242,64 €	1,0350 %	223,37 €	183,16 €
CLASS B	0,00 €	346,56 €	1,3150 %	328,75 €	269,58 €
CLASS C	0,00 €	498,23 €	1,9150 %	478,75 €	392,58 €
CLASS D	0,00 €	700,45 €	2,7150 %	678,75 €	556,58 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Numbre of CR's	9.111	8.195
CR's Outstanding to be amortised	1.700.000.358,58	1.477.395.330,08
CR's Outstanding per Loan to be amortised	186.587,68	180.280,08
Interest Rate	5,66 %	3,47 %

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	6,40 %
Average Monthly Single Rate	6,60 %
Constant Prepayment Rate from Constitution	6,21 %

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	831.677,27	2.026.277,04	1.769.869,91
Debt to be amortised	0,00	0,00	1.477.204.841,90
Total Debt	831.677,27	2.026.277,04	1.478.974.711,81

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QUARTERLY BONDS PAYOUT REPORT

December 16, 2009

BONDS. PRINCIPAL	
Previous Balance	1.525.868.825,35 €
Principal Amortised	27.166.023,80 €
Outstanding Balance	1.498.702.801,55 €
% of Initial Balance	86,98%
Principal accrued and unpaid	- €

DATA	
Determination Date	December 9, 2009
Payment Date	December 16, 2009
Last Payment Date	September 16, 2009
Number of Days (Act/360)	91
Reference Interest Rate (%)	0,715%
Next Payment Date	March 16, 2010

INTEREST PAID	
CLASS A	3.980.509,20 €
CLASS B	132.732,48 €
CLASS C	105.624,76 €
CLASS D	161.103,50 €
Interest accrued and unpaid	- €

RESIDUAL LIFE (YEARS)		
	INITIAL	**December 16, 2009**
CLASS A	5,06	9,78
CLASS B	8,44	14,91
CLASS C	8,46	14,95
CLASS D	8,55	15,07

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QUARTERLY COLLATERAL REPORT

December 16, 2009

PRINCIPAL	
Previous Balance	1.503.046.324,62 €
Principal Amortised	25.650.994,54 €
Outstanding Balance	1.477.395.330,08 €
Number of Credit Rights	8.195
Outstanding Balance Mortgage Loans	1.477.395.330,08 €
LTV	62,37%

INTEREST	
Interest received during relevant period	14.366.968,41 €
Interest accrued during relevant period	12.808.781,51 €

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	34.735,37 €	73.043,29 €	62.105,34 €	20.604,18 €	0,00 €
Interest accrued on Credit Rights in Arrears	796.941,90 €	497.736,75 €	389.068,74 €	983.718,74 €	1.769.869,91 €
Outstanding Balance	127.197.800,96 €	50.348.037,26 €	25.301.817,27 €	36.158.948,60 €	70.734.210,52 €
Number of Credit Rights	735	267	128	176	333
% of Outstanding Balance	8,61%	3,41%	1,71%	2,45%	4,79%

WRITE OFF	
Cumulative WRITE OFF as of previous balance	177.505,69 €
Difference in Actual Period	1.515.090,60 €
Cumulative WRITE OFF up to date	1.692.596,29 €

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QUARTERLY COLLATERAL REPORT

December 16, 2009

CONTENTIOUS / JUDICIAL	
Last balance	0,00 €
Difference in Actual Period	0,00 €
Current balance	0,00 €

TRANSITORY PROPERTIES	
Last balance	2.996.886,93 €
Difference in Actual Period	886.599,74 €
Current balance	3.883.486,67 €

NET LOSSES	
Last balance	78.572,47 €
Difference in Actual Period	16.720,48 €
Current balance	95.292,95 €

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QUARTERLY REPORT - ALLOCATION OF CASH

December 16, 2009

TOTAL CASH RECEIVED END OF PERIOD	39.245.950,46 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	24.654.674,32 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	14.366.968,41 €
Interest received under GIC	89.220,81 €
CONTENTIOUS	0,00 €
INCOMES/EXPENSES OF TRANSTORY PROPERTIES	93.872,78 €
RESERVE FUND	0,00 €
OTHER	41.214,14 €

TREASURY ACCOUNT STATEMENT	23.000.000,00 €
PRINCIPAL RESERVE FUND	
Previous Balance	23.000.000,00 €
Period utilization	0,00 €
Outstanding Balance	23.000.000,00 €
WITHHOLDING TAXES	0,00 €
ISSUE EXPENSES WITHHELD	0,00 €
OTHERS	0,00 €

TOTAL CASH PAID END OF PERIOD	39.245.950,46 €
Ordinary Expenses	174,00 €
Fee management	37.500,00 €
Swap Payment	(2.907.004,64) €
Swap Collection	5.416.803,14 €
Interest paid to Class A Bondholders	3.980.509,20 €
Interest paid to Class B Bondholders	132.732,48 €
Interest paid to Class C Bondholders	105.624,76 €
Principal withholding A	27.166.023,80 €
Principal withholding B	0,00 €
Principal withholding C	0,00 €
Interest deferred Class B Bondholders	0,00 €
Interest deferred Class C Bondholders	0,00 €
Interest paid to Class D Bondholders	161.103,50 €
Principal withholding D	0,00 €
Swap Termination Payment	0,00 €
Interest paid to Subordinated Loan (BS)	5.582,69 €
Interest paid to Subordinated Loan (UCB)	5.582,69 €
Repayment of Subordinated Loan (BS)	104.309,70 €
Repayment of Subordinated Loan (UCB)	104.309,70 €
Fixed Administration Fee	6.000,00 €
Variable Fee/Extraordinary Interest Class D	4.926.699,43 €
Use of Reserve Fund	0,00 €

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CREDIT ENHACEMENT AND SUBORDINATED LOAN

December 16, 2009

CREDIT ENHACEMENT		
CONCEPTS	**INITIAL**	**December 16, 2009**
SUBORDINATED ISSUE	3,50%	4,03%
PRINCIPAL RESERVE FUND	23.000.000,00 € (1,35%)	23.000.000,00 (1,56%)

SUBORDINATED LOANS		
CONCEPTS	**INITIAL**	**December 16, 2009**
SUBORDINATED LOAN SANTANDER		
Total Outstanding Subordinated Loan	1.250.000,00 €	692.708,61 €
Interest Rate	6,730%	2,715%
SUBORDINATED LOAN UCB		
Total Outstanding Subordinated Loan	1.250.000,00 €	692.708,61 €
Interest Rate	6,730%	2,715%

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TRIGGERS OF THE MODEL

December 16, 2009

RESERVE FUND's TRIGGERS	
1. GENERAL RULE	
1.a) LOANS IN ARREARS > 90 DAYS < 1,25% LOANS PRINCIPAL OUTSTANDING	NO
IF 1.a.1), 1.a.2) and 1.a.3), R.F. SHALL BE 2,70% LOANS PRINCIPAL OUTSTANDING	
WITH A FLOOR OF 6.800.000€	
1.a.1) R.F. ≥ 2,70% LOANS OUTSTANDING PRINCIPAL	(1,56%) NO
1.a.2) PAYMENT DATE ≥ 16.06.2011	NO
2. SPECIAL RULE	
2.a) LOANS IN ARREARS > 90 DAYS BETWEEN 0,75% and 1,25% LOANS PPAL OUTSTANDING	7,35% (NO)
R.F. SHALL BE THE LOWER OF:	23.000.000,00 €
INITIAL R.F.	23.000.000,00 €
THE GREATER OF:	
2.a.1) 2,70% LOANS OUTSTANDING PRINCIPAL	39.889.673,91 €
2.a.2) 0,70% INICIAL OUTSTANDING SERIES A, B and C	11.900.000,00 €
2.b) LOANS IN ARREARS > 90 DAYS > 1,75% LOANS PRINCIPAL OUTSTANDING	YES
R.F. SHALL BE THE HIGHER OF:	39.889.673,91 €
2.b.1) 2,70% LOANS OUTSTANDING PRINCIPAL	39.889.673,91 €
2.b.2) 0,80% INICIAL OUTSTANDING SERIES A, B and C	13.600.000,00 €
3. BOTH FOR 1 AND 2, NEITHER 3.a), 3.b) NOR 3.c) SHALL OCCUR	
3.a) AMORTISATION DEFICIT >0	NO
3.b) LOANS OUTSTANDING BALANCE <10% LOANS INITIAL OUTSTANDING BALANCE	NO
3.c) WAIR[1] DC´s < WAIR1 SERIES A, B, C and D + 0,20%	NO

[1] **WAIR: WEIGHTED AVERAGE INTEREST RATE**

AT LEAST ONE CASH RESERVE TRIGGER HAS BEEN BREACHED, SO THE RESERVE FUND WILL NOT BE LOWERED

BOND's TRIGGERS	
1. AMORTISATION OF SERIES A,B,C and E PRORRATA IF:	
SERIES B:	
SERIES B ≥ 4,50% OF SERIES A, B and C	2,55%
SERIES C:	
SERIES C ≥ 2,50% OF SERIES A, B and C	1,41%
2. SERIES A, B and C SHALL AMORTISE PRORRATA IF NON OF THE FOLLOWING HAPPEN:	
2.1 CR´s IN ARREARS > 90 DAYS AT DETERMINATION DATE ≥ 2,50%OUTSTANDING CR	(7,35%) YES
2.2 AMORTISATION DEFICIT > 100% SERIES D BONDS	NO
2.3 RF AVAILABLE < RF REQUIRED	NO
2.4 OUTSTANDING CR (EXCLUDED WRITE-OFF LOANS) < 10% INITIAL OUTSTANDING CR	NO

TRIGGERS HAVE NOT BEEN BREACHED, SO NEITHER SERIES B and C WILL AMORTISED

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LOAN TO VALUE RATIO
December 16, 2009

LOAN TO VALUE STATISTICAL INFORMATION				
Interval(%)	Ppal Outstanding	%	loans	%
0,00% - 10,00%	1.684,97 €	0,11%	81	0,99%
10,01% - 20,00%	16.201,95 €	1,10%	314	3,83%
20,01% - 30,00%	44.066,19 €	2,98%	528	6,44%
30,01% - 40,00%	122.348,44 €	8,28%	964	11,76%
40,01% - 50,00%	170.003,69 €	11,51%	1.050	12,81%
50,01% - 60,00%	237.551,13 €	16,08%	1.271	15,51%
60,01% - 70,00%	289.246,26 €	19,58%	1.335	16,29%
70,01% - 80,00%	401.857,64 €	27,20%	1.880	22,94%
80,01% - 90,00%	186.019,02 €	12,59%	745	9,09%
90,01% - 100,00%	8.415,99 €	0,57%	27	0,33%
rest of loans	0,05 €	0,00%	0	0,00%
	1.477.395.330,08 €	**100,00%**	**8.195**	**100,00%**
Maximum	92,30%			
Minimum	0,22%			
Average	62,37%			

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DEFINITIONS

December 16, 2009

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 (Outstading Balance of the Credit Rights, arrears' tables, transitory properties, stratiphication tables, etc.) are refered 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).
CONTENTIOUS / JUDICIAL	Loans in which the Originator will take legal actions. This amount is included in the bucket > 180 days in arrears.
TRANSITORY PROPERTIES	Those assets in the balance of the Fund as a consequence of a judicial or non-judicial process.

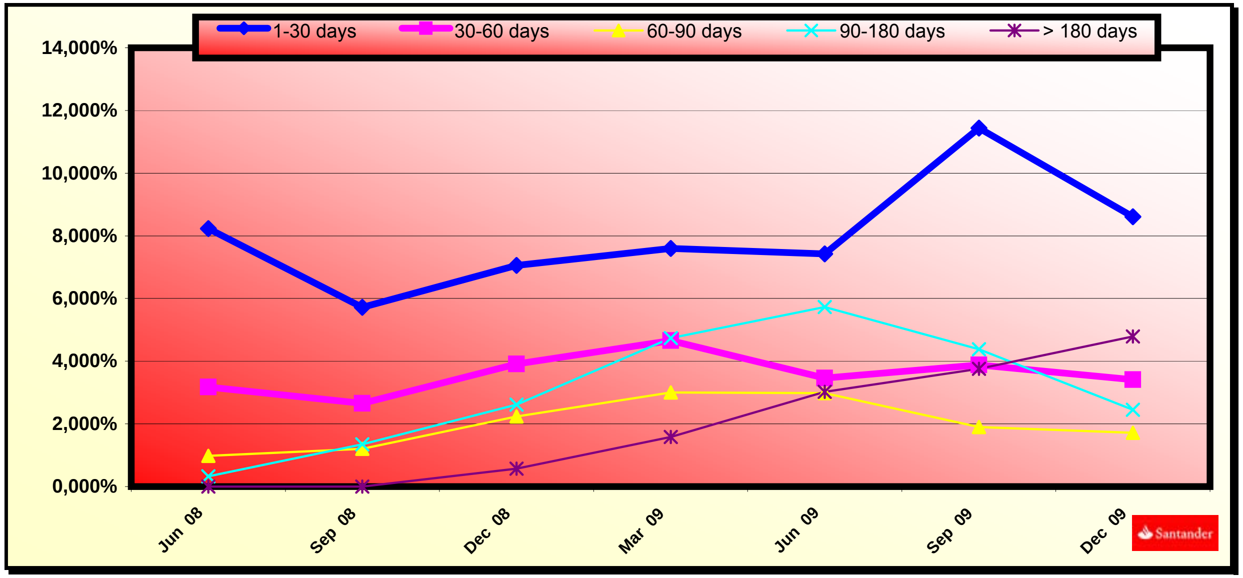
Santander

FONDO DE TITULIZACIÓN DE ACTIVOS UCI 18

QUARTERLY SECURITISED ASSETS REPORT

December 16th, 2009

Date	Dec, 08	Mar, 09	Jun, 09	Sep, 09	Dec, 09
15-30 days	7,059%	7,594%	7,426%	11,433%	8,610%
30-60 days	3,907%	4,656%	3,466%	3,884%	3,408%
60-90 days	2,234%	3,007%	2,979%	1,896%	1,713%
90-180 days	2,612%	4,743%	5,725%	4,379%	2,447%
> 180 days	0,570%	1,585%	3,024%	3,758%	4,788%



FLOWS FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER
(AMOUNTS IN EUR)
CPR = 6,21%

Payment Date	Series A Bonds			Series B Bonds			Series C Bonds			Series D Bonds		
	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow	Principal Repayment	Gross Interest	Total Flow
TOTALS:	**1.416.202.801,55**	**643.578.253,62**	**2.059.781.055,17**	**38.300.000,00**	**28.143.097,67**	**66.443.097,67**	**21.200.000,00**	**17.514.951,68**	**38.714.951,68**	**100.000,00**	**95.338,44**	**195.338,44**
16-dic-09												
16-mar-10	22.431.479,92	16.223.864,09	38.655.344,01	0,00	465.203,34	465.203,34	0,00	288.865,97	288.865,97	0,00	1.559,84	1.559,84
16-jun-10	28.344.005,88	16.321.711,33	44.665.717,21	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-sep-10	27.875.580,39	15.989.789,82	43.865.370,21	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-dic-10	27.175.479,36	15.493.099,94	42.668.579,30	0,00	470.372,27	470.372,27	0,00	292.075,59	292.075,59	0,00	1.577,17	1.577,17
16-mar-11	26.643.543,02	15.011.526,79	41.655.069,81	0,00	465.203,34	465.203,34	0,00	288.865,97	288.865,97	0,00	1.559,84	1.559,84
16-jun-11	26.714.520,61	15.033.107,97	41.747.628,58	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-sep-11	26.271.985,84	14.720.268,49	40.992.254,33	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-dic-11	25.613.892,30	14.255.952,48	39.869.844,78	0,00	470.372,27	470.372,27	0,00	292.075,59	292.075,59	0,00	1.577,17	1.577,17
16-mar-12	25.193.139,46	13.959.262,21	39.152.401,67	0,00	470.372,27	470.372,27	0,00	292.075,59	292.075,59	0,00	1.577,17	1.577,17
18-jun-12	24.995.809,17	13.817.637,30	38.813.446,47	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
17-sep-12	24.581.238,89	13.524.924,73	38.106.163,62	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
17-dic-12	23.968.273,06	13.093.185,81	37.061.458,88	0,00	470.372,27	470.372,27	0,00	292.075,59	292.075,59	0,00	1.577,17	1.577,17
18-mar-13	23.375.727,15	12.674.726,74	36.050.453,89	0,00	465.203,34	465.203,34	0,00	288.865,97	288.865,97	0,00	1.559,84	1.559,84
17-jun-13	23.389.493,66	12.682.646,68	36.072.140,34	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-sep-13	23.000.808,39	12.408.744,82	35.409.553,20	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-dic-13	22.429.509,60	12.007.444,70	34.436.954,30	0,00	470.372,27	470.372,27	0,00	292.075,59	292.075,59	0,00	1.577,17	1.577,17
17-mar-14	21.876.004,05	11.618.544,75	33.494.548,80	0,00	465.203,34	465.203,34	0,00	288.865,97	288.865,97	0,00	1.559,84	1.559,84
16-jun-14	21.883.485,37	11.620.556,44	33.504.041,81	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-sep-14	21.512.850,34	11.364.290,63	32.877.140,97	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-dic-14	20.968.374,97	10.991.578,56	31.959.953,53	0,00	470.372,27	470.372,27	0,00	292.075,59	292.075,59	0,00	1.577,17	1.577,17
16-mar-15	20.448.342,48	10.630.580,57	31.078.923,05	0,00	465.203,34	465.203,34	0,00	288.865,97	288.865,97	0,00	1.559,84	1.559,84
16-jun-15	20.439.628,91	10.627.356,08	31.066.984,99	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-sep-15	20.092.915,95	10.387.998,51	30.480.914,45	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-dic-15	19.586.679,17	10.042.345,66	29.629.024,83	0,00	470.372,27	470.372,27	0,00	292.075,59	292.075,59	0,00	1.577,17	1.577,17
16-mar-16	19.254.833,29	9.815.469,66	29.070.302,95	0,00	470.372,27	470.372,27	0,00	292.075,59	292.075,59	0,00	1.577,17	1.577,17
16-jun-16	19.075.802,60	9.697.848,90	28.773.651,50	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	0,00	1.594,50	1.594,50
16-sep-16	18.754.502,19	9.474.462,37	28.228.964,56	0,00	475.541,19	475.541,19	0,00	295.285,22	295.285,22	240,29	1.594,50	1.834,79
16-dic-16	17.407.934,20	9.154.242,34	26.562.176,54	881.818,58	470.372,27	1.352.190,84	0,00	292.075,59	292.075,59	2.147,06	1.573,38	3.720,44
16-mar-17	16.176.327,03	8.854.222,89	25.030.549,92	802.666,86	454.492,51	1.257.159,37	858.047,47	288.865,97	1.146.913,44	2.093,91	1.522,60	3.616,51
16-jun-17	16.562.108,33	8.861.551,07	25.423.659,41	801.392,34	454.626,25	1.256.018,59	445.217,97	283.333,86	728.551,83	2.090,59	1.523,04	3.613,63
18-sep-17	16.260.526,12	8.667.601,07	24.928.127,19	786.799,65	444.675,99	1.231.475,64	437.110,92	277.132,62	714.243,54	2.052,52	1.489,71	3.542,23
18-dic-17	15.815.661,18	8.385.039,45	24.200.700,62	765.273,93	430.179,67	1.195.453,59	425.152,18	268.098,17	693.250,35	1.996,37	1.441,15	3.437,51
16-mar-18	15.414.778,87	8.111.713,67	23.526.492,54	745.876,40	416.157,17	1.162.033,57	414.375,78	259.359,01	673.734,79	1.945,76	1.394,17	3.339,93
18-jun-18	15.367.284,82	8.111.459,74	23.478.744,56	743.578,30	416.144,14	1.159.722,44	413.099,05	259.350,90	672.449,95	1.939,77	1.394,13	3.333,90
17-sep-18	15.106.160,76	7.931.501,67	23.037.662,43	730.943,26	406.911,71	1.137.854,97	406.079,59	253.597,03	659.676,62	1.906,81	1.363,20	3.270,00
17-dic-18	14.732.159,32	7.670.312,35	22.402.471,67	712.846,42	393.511,85	1.106.358,27	396.025,79	245.245,92	641.271,70	1.859,60	1.318,31	3.177,90
18-mar-19	14.370.234,84	7.417.253,20	21.787.488,04	695.333,94	380.529,10	1.075.863,04	386.296,64	237.154,76	623.451,39	1.813,91	1.274,81	3.088,73
17-jun-19	14.340.668,92	7.413.798,91	21.754.467,83	693.903,33	380.351,88	1.074.255,22	385.501,85	237.044,31	622.546,16	1.810,18	1.274,22	3.084,40
16-sep-19	14.094.354,35	7.245.862,99	21.340.217,35	681.984,89	371.736,23	1.053.721,11	378.880,49	231.674,83	610.555,32	1.779,09	1.245,35	3.024,45
16-dic-19	13.743.069,45	7.003.846,20	20.746.915,65	664.987,23	359.319,98	1.024.307,21	369.437,35	223.936,73	593.374,08	1.734,75	1.203,76	2.938,51
16-mar-20	13.509.802,99	6.844.657,78	20.354.460,77	653.700,14	351.153,10	1.004.853,24	363.166,75	218.846,94	582.013,68	1.705,30	1.176,40	2.881,70
16-jun-20	13.377.097,14	6.761.667,71	20.138.764,85	647.278,89	346.895,44	994.174,33	359.599,39	216.193,46	575.792,85	1.688,55	1.162,14	2.850,69
16-sep-20	13.149.556,75	6.605.015,67	19.754.572,42	636.268,87	338.858,68	975.127,56	353.482,71	211.184,77	564.667,47	1.659,83	1.135,21	2.795,04
16-dic-20	12.829.111,41	6.380.908,37	19.210.019,77	620.763,46	327.361,25	948.124,71	344.868,59	204.019,30	548.887,88	1.619,38	1.096,69	2.716,08
16-mar-21	12.518.929,79	6.163.819,60	18.682.749,39	605.754,67	316.223,90	921.978,56	336.530,37	197.078,23	533.608,60	1.580,23	1.059,38	2.639,61
16-jun-21	12.484.205,89	6.154.190,87	18.638.396,76	604.074,48	315.729,91	919.804,39	335.596,93	196.770,37	532.367,30	1.575,85	1.057,73	2.633,57
16-sep-21	12.268.158,83	6.007.995,01	18.276.153,83	593.620,59	308.229,59	901.850,18	329.789,22	192.095,99	521.885,21	1.548,58	1.032,60	2.581,18
16-dic-21	11.964.764,70	5.800.586,44	17.765.351,15	578.940,23	297.588,86	876.529,09	321.633,46	185.464,43	507.097,89	1.510,28	996,95	2.507,23
16-mar-22	11.673.940,72	5.599.776,70	17.273.717,43	564.868,10	287.286,67	852.154,77	313.815,61	179.043,87	492.859,48	1.473,57	962,44	2.436,01
16-jun-22	11.631.907,88	5.587.508,90	17.219.416,78	562.834,25	286.657,29	849.491,55	312.685,70	178.651,62	491.337,32	1.468,26	960,33	2.428,59
16-sep-22	11.383.795,83	5.451.293,84	16.835.089,67	550.828,83	279.669,02	830.497,85	306.016,02	174.296,36	480.312,38	1.436,94	936,92	2.373,86
16-dic-22	11.011.967,91	5.260.180,11	16.272.148,03	532.837,16	269.864,27	802.701,42	296.020,64	168.185,81	464.206,45	1.390,01	904,07	2.294,08
16-mar-23	10.712.226,49	5.076.224,04	15.788.450,53	518.333,54	260.426,72	778.760,26	287.963,08	162.304,11	450.267,19	1.352,17	872,46	2.224,63
16-jun-23	10.606.135,60	5.063.583,86	15.669.719,46	513.200,11	259.778,24	772.978,35	285.111,17	161.899,96	447.011,13	1.338,78	870,28	2.209,07
18-sep-23	10.423.123,28	4.939.381,07	15.362.504,35	504.344,68	253.406,24	757.750,91	280.191,49	157.928,78	438.120,26	1.315,68	848,94	2.164,62
18-dic-23	10.169.494,51	4.764.959,25	14.934.453,76	492.072,32	244.457,83	736.530,15	273.373,51	152.351,92	425.725,43	1.283,67	818,96	2.102,63
18-mar-24	9.994.830,72	4.647.164,18	14.641.994,91	483.620,84	238.414,57	722.035,41	268.678,25	148.585,61	417.263,86	1.261,62	798,71	2.060,33
17-jun-24	9.887.651,69	4.581.187,80	14.468.839,49	478.434,76	235.029,76	713.464,52	265.797,09	146.476,12	412.273,21	1.248,09	787,37	2.035,46
16-sep-24	9.713.347,24	4.465.398,79	14.178.746,03	470.000,67	229.089,41	699.090,08	261.111,48	142.773,95	403.885,44	1.226,09	767,47	1.993,56
16-dic-24	9.472.262,75	4.304.350,42	13.776.613,17	458.335,29	220.827,11	679.162,40	254.630,72	137.624,69	392.255,41	1.195,66	739,79	1.935,45
17-mar-25	9.247.079,12	4.148.536,66	13.395.615,78	447.439,31	212.833,36	660.272,67	248.577,40	132.642,80	381.220,19	1.167,23	713,01	1.880,25
16-jun-25	9.206.204,15	4.132.438,76	13.338.642,91	445.461,49	212.007,48	657.468,98	247.478,61	132.128,09	379.606,70	1.162,07	710,25	1.872,32
16-sep-25	9.042.713,43	4.024.629,82	13.067.343,25	437.550,65	206.476,54	644.027,19	243.083,69	128.681,07	371.764,77	1.141,44	691,72	1.833,15
16-dic-25	8.818.379,02	3.876.140,49	12.694.519,51	426.695,76	198.858,55	625.554,31	237.053,20	123.933,37	360.986,57	1.113,12	666,20	1.779,32
16-mar-26	8.608.376,44	3.732.523,15	12.340.899,59	416.534,34	191.490,52	608.024,86	231.407,97	119.341,43	350.749,40	1.086,61	641,51	1.728,12
16-jun-26	8.563.487,31	3.714.660,01	12.278.147,32	414.362,29	190.574,08	604.936,37	230.201,27	118.770,29	348.971,56	1.080,95	638,44	1.719,39
16-sep-26	8.410.150,07	3.614.377,59	12.024.527,66	406.942,75	185.429,27	592.372,02	226.079,30	115.563,92	341.643,22	1.061,59	621,21	1.682,80
16-dic-26	8.201.424,55	3.477.674,61	11.679.099,16	396.843,12	178.415,96	575.259,09	220.468,40	111.193,06	331.661,46	1.035,24	597,71	1.632,95
16-mar-27	8.003.547,15	3.345.503,79	11.349.050,94	387.268,41	171.635,17	558.903,58	215.149,12	106.967,11	322.116,23	1.010,27	575,00	1.585,26
16-jun-27	7.949.606,11	3.326.123,05	11.275.729,16	384.658,36	170.640,88	555.299,24	213.699,09	106.347,44	320.046,53	1.003,46	571,66	1.575,12
16-sep-27	7.751.639,67	3.233.029,46	10.984.669,13	375.079,34	165.864,88	540.944,22	208.377,41	103.370,92	311.748,33	978,47	555,66	1.534,13
16-dic-27	7.451.006,00	3.108.099,21	10.559.105,21	360.532,55	159.455,55	519.988,10	200.295,86	99.376,48	299.672,34	940,52	534,19	1.474,71
16-mar-28	7.286.141,08	3.021.792,88	10.307.933,97	352.555,21	155.027,76	507.582,97	195.864,01	96.616,97	292.480,98	919,71	519,36	1.439,07
16-jun-28	7.130.672,57	2.969.675,29	10.100.347,86	345.032,54	152.353,96	497.386,50	191.684,75	94.950,60	286.635,34	900,08	510,40	1.410,49
18-sep-28	7.004.545,27	2.886.171,79	9.890.717,06	338.929,61	148.069,96	486.999,57	188.294,23	92.280,71	280.574,93	884,16	496,05	1.380,21
18-dic-28	6.836.107,69	2.773.665,47	9.609.773,15	330.779,40	142.298,02	473.077,42	183.766,34	88.683,50	272.449,83	660,69	476,71	1.137,40
16-mar-29	6.677.328,03	2.664.871,93	9.342.199,96	323.096,52	136.716,56	459.813,07	179.498,07	85.205,00	264.703,06	0,00	461,17	461,17
18-jun-29	6.636.564,06	2.645.896,68	9.282.460,74	321.124,07	135.743,06	456.867,13	178.402,26	84.598,30	263.000,56	0,00	471,42	471,42
17-sep-29	6.515.311,86	2.568.179,42	9.083.491,29	315.257,03	131.755,92	447.012,94	175.142,79	82.113,41	257.256,20	0,00	471,42	471,42
17-dic-29	6.353.177,29	2.464.796,41	8.817.973,70	307.411,80	126.452,03	433.863,84	170.784,34	78.807,91	249.592,24	0,00	466,29	466,29
18-mar-30	6.203.542,85	2.364.929,44	8.568.472,29	300.171,43	121.328,54	421.499,96	166.761,90	75.614,82	242.376,72	0,00	461,17	461,17
17-jun-30	6.156.060,73	2.344.837,05	8.500.897,78	297.873,91	120.297,73	418.171,64	165.485,50	74.972,40	240.457,90	0,00	471,42	471,42
16-sep-30	6.044.013,34	2.272.746,71	8.316.760,05	292.452,26	116.599,26	409.051,52	162.473,48	72.667,43	235.140,90	0,00	471,42	471,42
16-dic-30	5.896.513,60	2.178.034,06	8.074.547,66	285.315,17	111.740,20	397.055,37	158.508,43	69.639,14	228.147,57	0,00	466,29	466,29
17-mar-31	5.757.365,14	2.086.549,80	7.843.914,94	278.582,18	107.046,76	385.628,94	154.767,88	66.714,08	221.481,96	0,00	461,17	461,17
16-jun-31	5.706.620,16	2.065.496,15	7.772.116,31	276.126,78	105.966,64	382.093,42	153.403,77	66.040,92	219.444,69	0,00	471,42	471,42
16-sep-31	5.598.103,87	1.998.668,97	7.596.772,84	270.875,99	102.538,19	373.414,18	150.486,66	63.904,23	214.390,89	0,00	471,42	471,42
16-dic-31	5.454.287,94	1.912.100,47	7.366.388,42	263.917,16	98.096,94	362.014,10	146.620,64	61.136,34	207.756,98	0,00	466,29	466,29
16-mar-32	159.621.346,68	1.848.922,48	161.470.269,16	7.723.613,55	94.855,71	7.818.469,26	4.290.896,42	59.116,33	4.350.012,74	29.565,22	466,29	30.031,51

UCI 18 FTA

Series A	1.640.500.000 €	EURIBOR 3M + 0,32%
Series B	38.300.000 €	EURIBOR 3M + 0,60%
Series C	21.200.000 €	EURIBOR 3M + 1,20%
Series D	23.000.000 €	EURIBOR 3M + 2,00%

Monthly Single Rate	**6,40%**
Average 12 Moth Single Rate	**6,60%**
Prepayment Rate from Constitution	**6,21%**
MONTHLY MORTALITY	0,53%

	Date	Outstanding	Real outstanding	Prepaymnet vector CPR	Remaining end of month	Average Single Monthly Mortality	TACP	Monthly Single Monthly Mortality	TACP	Outstanding after payment
									6,11%	
0	*21-02-08*	1.700.000.358,58		100,00%	100,00%					**1.700.000.000,00**
1	*March 2008*	1.699.534.202,79	***1.692.359.441,80***	99,47%	99,58%	0,42%	4,95%	***0,42%***	***4,95%***	1.690.473.059,90
2	*April 2008*	1.697.729.238,59	***1.678.364.447,50***	98,94%	98,86%	0,57%	6,65%	***0,72%***	***8,32%***	1.679.674.457,89
3	*May 2008*	1.695.916.152,05	***1.666.419.627,18***	98,41%	98,26%	0,58%	6,78%	***0,61%***	***7,03%***	1.668.934.956,91
4	*June 2008*	1.694.094.906,63	***1.652.143.016,79***	97,88%	97,52%	0,62%	7,25%	***0,75%***	***8,64%***	1.658.254.240,54
5	*July 2008*	1.692.265.465,60	***1.639.840.406,75***	97,36%	96,90%	0,63%	7,27%	***0,64%***	***7,39%***	1.647.631.994,06
6	*August 2008*	1.690.427.792,08	***1.631.473.101,44***	96,84%	96,51%	0,59%	6,85%	***0,40%***	***4,72%***	1.637.067.904,45
7	*September 2008*	1.688.581.849,03	***1.628.207.882,97***	96,33%	96,42%	0,52%	6,05%	***0,09%***	***1,09%***	1.626.561.660,32
8	*October 2008*	1.686.727.599,25	***1.622.211.056,99***	95,81%	96,18%	0,49%	5,68%	***0,26%***	***3,06%***	1.616.112.951,97
9	*November 2008*	1.684.865.005,33	***1.615.728.933,78***	95,30%	95,90%	0,46%	5,43%	***0,29%***	***3,42%***	1.605.721.471,34
10	*December 2008*	1.682.994.029,74	***1.612.537.318,98***	94,79%	95,81%	0,43%	5,00%	***0,09%***	***1,03%***	1.595.386.912,03
11	*January 2009*	1.681.114.634,77	***1.607.615.093,31***	94,29%	95,63%	0,41%	4,76%	***0,19%***	***2,30%***	1.585.108.969,24
12	*February 2009*	1.679.226.782,51	***1.603.487.091,84***	93,79%	95,49%	0,38%	4,51%	***0,14%***	***1,72%***	1.574.887.339,84
13	*March 2009*	1.677.330.434,93	***1.595.826.525,35***	93,29%	95,14%	0,38%	4,49%	***0,37%***	***4,30%***	1.564.721.722,29
14	*April 2009*	1.675.425.553,77	***1.566.575.792,66***	92,79%	93,50%	0,48%	5,60%	***1,72%***	***18,81%***	1.554.611.816,65
15	*May 2009*	1.673.512.100,65	***1.552.064.831,19***	92,29%	92,74%	0,50%	5,85%	***0,81%***	***9,33%***	1.544.557.324,61
16	*June 2009*	1.671.590.037,00	***1.544.750.348,61***	91,80%	92,41%	0,49%	5,75%	***0,36%***	***4,20%***	1.534.557.949,43
17	*July 2009*	1.669.659.324,05	***1.524.296.267,20***	91,31%	91,29%	0,53%	6,23%	***1,21%***	***13,59%***	1.524.613.395,97
18	*August 2009*	1.667.719.922,90	***1.507.817.949,81***	90,83%	90,41%	0,56%	6,50%	***0,97%***	***11,00%***	1.514.723.370,64
19	*September 2009*	1.665.771.794,44	***1.503.046.324,62***	90,34%	90,23%	0,54%	6,29%	***0,20%***	***2,37%***	1.504.887.581,43
20	*October 2009*	1.663.814.899,41	***1.489.099.849,73***	89,86%	89,50%	0,55%	6,44%	***0,81%***	***9,31%***	1.495.105.737,90
21	*November 2009*	1.661.849.198,34	***1.481.630.443,34***	89,38%	89,16%	0,55%	6,35%	***0,38%***	***4,51%***	1.485.377.551,14
22	*December 2009*	1.659.874.651,63	***1.475.702.733,79***	88,90%	88,90%	0,53%	6,21%	***0,28%***	***3,33%***	1.475.702.733,79