

SC Germany Auto 2014-2
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	08.07.2016					
Payment Date	11.07.2016					
Period No	22					
Monthly Period	Jul 2016					
Interest Period	from	13.06.2016	to	11.07.2016	=	28 days
Collection Period	from	01.06.2016	to	30.06.2016		

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1. Portfolio Information



Reporting Date	08.07.2016				
Payment Date	11.07.2016				
Period No	22				
Monthly Period	Jul 2016				
Interest Period from	13.06.2016	to	11.07.2016	=	28 days
Collection Period from	01.06.2016	to	30.06.2016		

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	363.420	2.999.999.999,75 €	2.999.999.998,66 €
Scheduled Principal Payments		70.025.645,21 €	
Prepayment Principal		41.476.203,76 €	
Others		4.443.585,85 €	
Total Principal Collections		115.945.434,82 €	114.016.235,56 €
Total Interest Collections		16.264.473,42 €	16.258.529,91 €
Defaults		597.724,53 €	399.593,33 €
Replenishment Amount		116.543.158,97 €	114.415.829,98 €
End of Period	364.441	2.999.999.999,37 €	2.999.999.999,75 €
Purchase Shortfall Amount		0,63 €	0,25 €
Total Assets (End of Period)		3.000.000.000,00 €	3.000.000.000,00 €
Current Prepayment Rate (annualised)		15,4%	

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2. Reserve Accounts



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period from	13.06.2016	to 11.07.2016 = 28 days
Collection Period from	01.06.2016	to 30.06.2016

Note Balance

Beginning of Period	3.000.000.000,00 €
End of Period	3.000.000.000,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,00%	30.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,00%	30.000.000,00 €	
Required Reserve Fund	1,00%	30.000.000,00 €	
Commingling Reserve			
	in %		
Beginning of Period		n/a	no
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Commingling Reserve Fund		n/a	
Set-Off Reserve			
	in %		
Beginning of Period		n/a	no
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Set-Off Reserve Fund		n/a	
Current Set-Off Amount		n/a	
Set-Off Amount (per Loan)		n/a	
Set-Off Amount (in % of Outstanding Balance)		n/a	

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3. Delinquency Data



Reporting Date	08.07.2016				
Payment Date	11.07.2016				
Period No	22				
Monthly Period	Jul 2016				
Interest Period	from	13.06.2016	to	11.07.2016	= 28 days
Collection Period	from	01.06.2016	to	30.06.2016	

Note Balance

Beginning of Period	3.000.000.000,00 €
End of Period	3.000.000.000,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,31%			
1- 30 days past due period before previous period		8.765.644,34 €	310.023,81 €	971
1- 30 days past due previous period		9.355.911,76 €	371.749,62 €	1020
1- 30 days past due current period	0,31%	9.357.455,29 €	406.940,46 €	1058
3-MRA* 31- 60 days past due	0,11%			
31- 60 days past due period before previous period		3.096.607,43 €	178.041,70 €	337
31- 60 days past due previous period		3.269.803,23 €	172.461,03 €	358
31- 60 days past due current period	0,13%	3.805.376,48 €	220.474,16 €	403
3-MRA* 61-90 days past due	0,05%			
61- 90 days past due period before previous period		1.407.586,09 €	111.507,04 €	179
61- 90 days past due previous period		1.291.443,26 €	97.914,40 €	153
61- 90 days past due current period	0,05%	1.491.221,84 €	114.330,24 €	179
3-MRA* 91-120 days past due	0,02%			
91- 120 days past due period before previous period		674.631,56 €	55.947,91 €	75
91- 120 days past due previous period		703.813,05 €	69.913,36 €	94
91- 120 days past due current period	0,02%	666.252,08 €	64.818,83 €	86
3-MRA* 121-150 days past due	0,01%			
121- 150 days past due period before previous period		379.612,57 €	37.567,50 €	38
121- 150 days past due previous period		430.771,81 €	43.339,06 €	49
121- 150 days past due current period	0,01%	366.297,98 €	38.695,83 €	44
3-MRA* 151-180 days past due	0,02%			
151- 180 days past due period before previous period		404.563,02 €	47.258,33 €	41
151- 180 days past due previous period		504.176,79 €	73.427,07 €	54
151- 180 days past due current period	0,02%	540.454,29 €	81.716,89 €	65

* 3-MRA stands for three months rolling average

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4. Default Data



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Note Balance

Beginning of Period	3.000.000.000,00 €
End of Period	3.000.000.000,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	597.724,53 €	
Current Period Recoveries	94.282,56 €	
Current Period Net Default	503.441,97 €	
New Number of Defaulted Contracts		94

Cumulative Default

Cumulative Gross Default	7.911.797,31 €	
Cumulative Recoveries	940.391,14 €	
Cumulative Net Default	6.971.406,17 €	
Total Number of Defaulted Contracts		1.156

3-MRA* /
current ratio

Ratio

3-MRA* Annualised Net Default Ratio (New Default)

0,16%

Annualised Loss Ratio period before previous period	0,17%
Annualised Loss Ratio previous period	0,11%
Annualised Loss Ratio current period	0,20%

Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
PDL Trigger	7.500.000,00 €	

Repurchased Assets

Current Repurchased Asset Amount through breach of warranty or voluntary buyback	- €
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	- €

* 3-MRA stands for three months rolling average

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5. Concentration Limits



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Portfolio Concentrations	Minimum-Trigger	Maximum-Trigger	Current Value	Trigger Breach
New Vehicles (applicable for Replenishment Portfolio)	35,00%	-	35,00%	no
Average Yield (applicable for Replenishment Portfolio)	4,25%	-	4,55%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	30,00%	27,41%	no
Remaining Term (applicable for Total Portfolio)	-	62,50	45,31	no
Online Business (applicable for Total Portfolio)	-	10,00%	0,00%	no
Loans with Original Term of more than 90 months (applicable for Total Portfolio)	-	37,00%	32,88%	no

Early Amortisation Events	Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio			
- prior to or on 31 August 2015	0,75%	-	-
- prior to or on 31 August 2016	1,20%	0,14%	no
- prior to or on 31 August 2017	1,80%	0,14%	no
- prior to or on 31 August 2018	2,25%	0,14%	no
Purchase Shortfall Event			no
Period before previous period		0,68 €	
Previous period		1,34 €	
Current period		0,25 €	
Principal Deficiency Event			no

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6. Outstanding Notes



	All notes	Class A	Class B
1. Note Balance			
General Note Information			
ISIN Code		XS1107063676	XS1107063593
Currency		EUR	EUR
Initial Tranching	in %	96,50%	3,50%
Legal Maturity		Aug 2030	Aug 2030
Expected Maturity		Jul 2022	Jul 2022
Original Rating (DBRS / S&P)		A(sf) / A(sf)	Not rated
Current Rating (DBRS / S&P)*		A(sf) / A(sf)	Not rated
Initial Notes Aggregate Principal Outstanding Balance	3.000.000.000,00 €	2.895.000.000,00 €	105.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		28.950	1.050
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	3.000.000.000,00 €	2.895.000.000,00 €	105.000000,00 €
Available Distribution Amount	162.304.191,05 €		
Replenishment	116.543.158,97 €		
Amortisation	0,00 €		
Redemption per Class	0,00 €	0,00 €	0,00 €
Redemption per Note		0,00 €	0,00 €
Class Principal Outstanding Balance End of Period	3.000.000.000,00 €	2.895.000.000,00 €	105.000.000,00 €
Current Tranching		96,50%	3,50%
Current Pool Factor		1,00	1,00
2. Payments to Investors per Note			
Interest Rate Basis: Fixed		1,209%	2,505%
DayCount Convention		act/360	act/360
Interest Days	28		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		0,00 €	0,00 €
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €
> Interest accrued for the period		2.722.168,50 €	204.571,50 €
Interest Payment		2.722.168,50 €	204.571,50 €
Interest Payment per Note		94,03 €	194,83 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		4,50%	1,00%
Current CE (incl. Excess Spread)		8,18%	4,68%
Current CE (excl. Excess Spread)		4,50%	1,00%

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7. Original Principal Balance



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Collection Period	from 01.06.2016	to 30.06.2016

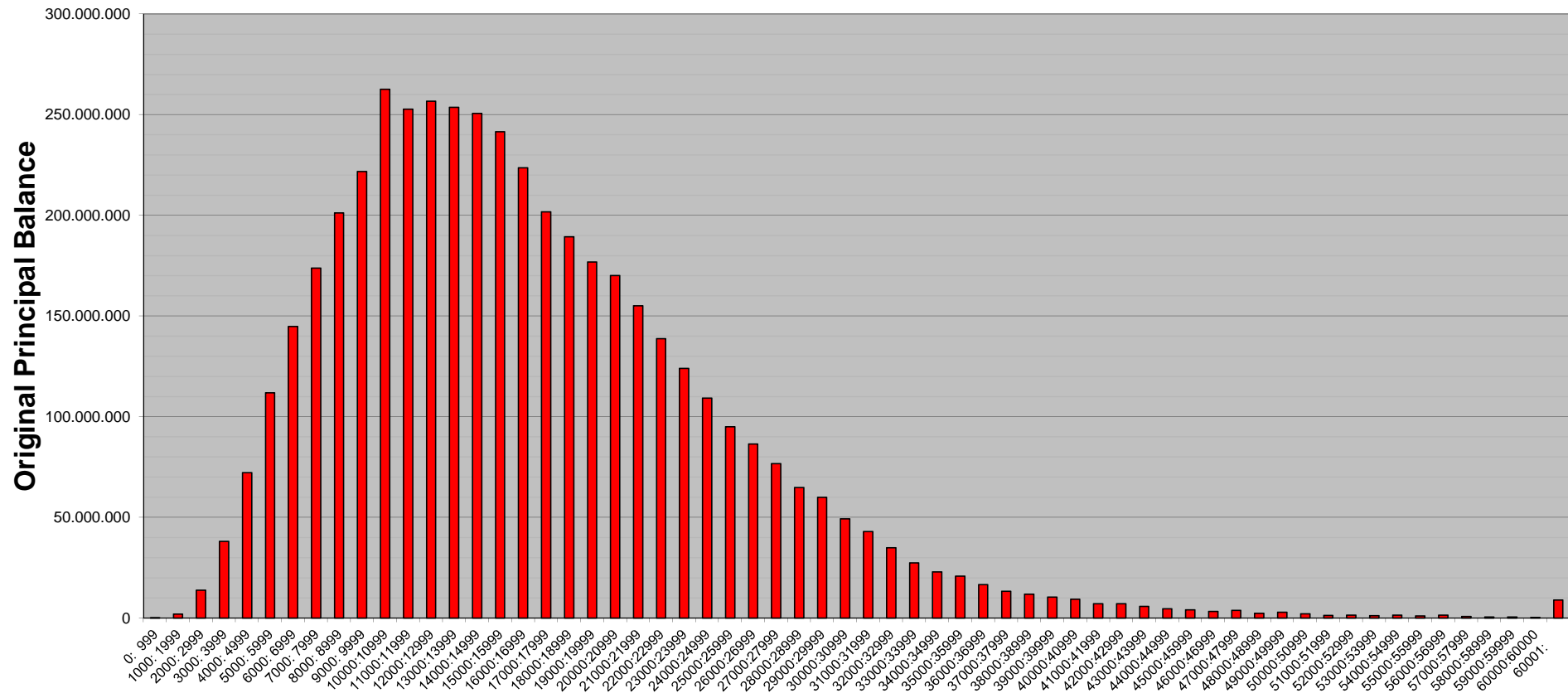
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 999	50.964,60	0,00%	65	0,02%
1000: 1999	1.949.916,26	0,04%	1.182	0,32%
2000: 2999	13.787.073,43	0,29%	5.403	1,48%
3000: 3999	38.112.072,23	0,81%	10.853	2,98%
4000: 4999	72.212.857,70	1,54%	16.018	4,40%
5000: 5999	111.825.194,55	2,38%	20.349	5,58%
6000: 6999	144.866.349,54	3,09%	22.255	6,11%
7000: 7999	173.848.907,47	3,71%	23.152	6,35%
8000: 8999	201.197.956,47	4,29%	23.655	6,49%
9000: 9999	221.822.856,05	4,73%	23.329	6,40%
10000:10999	282.601.130,57	5,80%	25.026	6,87%
11000:11999	252.794.792,03	5,39%	21.984	6,03%
12000:12999	256.712.356,03	5,47%	20.547	5,64%
13000:13999	253.620.070,85	5,41%	18.797	5,16%
14000:14999	250.684.387,09	5,34%	17.291	4,74%
15000:15999	241.477.814,42	5,15%	15.593	4,28%
16000:16999	223.677.773,49	4,77%	13.561	3,72%
17000:17999	201.688.437,43	4,30%	11.528	3,16%
18000:18999	189.407.566,89	4,04%	10.245	2,81%
19000:19999	176.828.419,36	3,77%	9.073	2,49%
20000:20999	170.110.216,50	3,63%	8.312	2,28%
21000:21999	155.090.516,83	3,31%	7.216	1,98%
22000:22999	138.777.806,65	2,96%	6.167	1,69%
23000:23999	124.019.301,34	2,64%	5.279	1,45%
24000:24999	109.262.169,42	2,33%	4.462	1,22%
25000:25999	94.989.842,82	2,02%	3.729	1,02%
26000:26999	86.462.002,64	1,84%	3.264	0,90%
27000:27999	76.690.709,32	1,63%	2.791	0,77%
28000:28999	64.837.710,47	1,38%	2.277	0,62%
29000:29999	59.938.083,47	1,28%	2.032	0,56%
30000:30999	49.272.315,40	1,05%	1.618	0,44%
31000:31999	42.915.387,57	0,91%	1.363	0,37%
32000:32999	34.676.512,68	0,74%	1.074	0,29%
33000:33999	27.363.086,22	0,58%	817	0,22%
34000:34999	22.924.344,74	0,49%	665	0,18%
35000:35999	20.790.240,09	0,44%	586	0,16%
36000:36999	16.641.299,11	0,35%	456	0,13%
37000:37999	13.341.677,13	0,28%	356	0,10%
38000:38999	11.813.066,88	0,25%	307	0,08%
39000:39999	10.377.370,78	0,22%	263	0,07%
40000:40999	9.384.040,53	0,20%	232	0,06%
41000:41999	7.094.453,17	0,15%	171	0,05%
42000:42999	7.139.320,77	0,15%	168	0,05%
43000:43999	5.826.653,31	0,12%	134	0,04%
44000:44999	4.578.677,04	0,10%	103	0,03%
45000:45999	4.044.866,51	0,09%	89	0,02%
46000:46999	3.253.391,68	0,07%	70	0,02%
47000:47999	3.841.319,39	0,08%	81	0,02%
48000:48999	2.421.470,53	0,05%	50	0,01%
49000:49999	2.871.019,34	0,06%	58	0,02%
50000:50999	2.116.525,58	0,05%	42	0,01%
51000:51999	1.287.413,19	0,03%	25	0,01%
52000:52999	1.416.420,64	0,03%	27	0,01%
53000:53999	1.120.927,06	0,02%	21	0,01%
54000:54999	1.415.830,84	0,03%	26	0,01%
55000:55999	1.106.377,96	0,02%	20	0,01%
56000:56999	1.410.976,38	0,03%	25	0,01%
57000:57999	801.226,20	0,02%	14	0,00%
58000:58999	526.633,98	0,01%	9	0,00%
59000:59999	536.401,85	0,01%	9	0,00%
60000:60000	240.000,00	0,01%	4	0,00%
60001:	8.954.879,54	0,19%	123	0,03%
Total	4.691.049.182,01	100,00%	364.441	100,00%

Statistics	In EUR
Average Amount	12.871,90

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7.1 Original PB (Graph)

Reporting Date			08.07.2016			
Payment Date			11.07.2016			
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Interest Period	from	13.06.2016	to	11.07.2016	=	28 days
Collection Period	from	01.06.2016	to	30.06.2016		



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8. Current Principal Balance



Reporting Date	08.07.2016	
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Collection Period	from 01.06.2016	to 30.06.2016

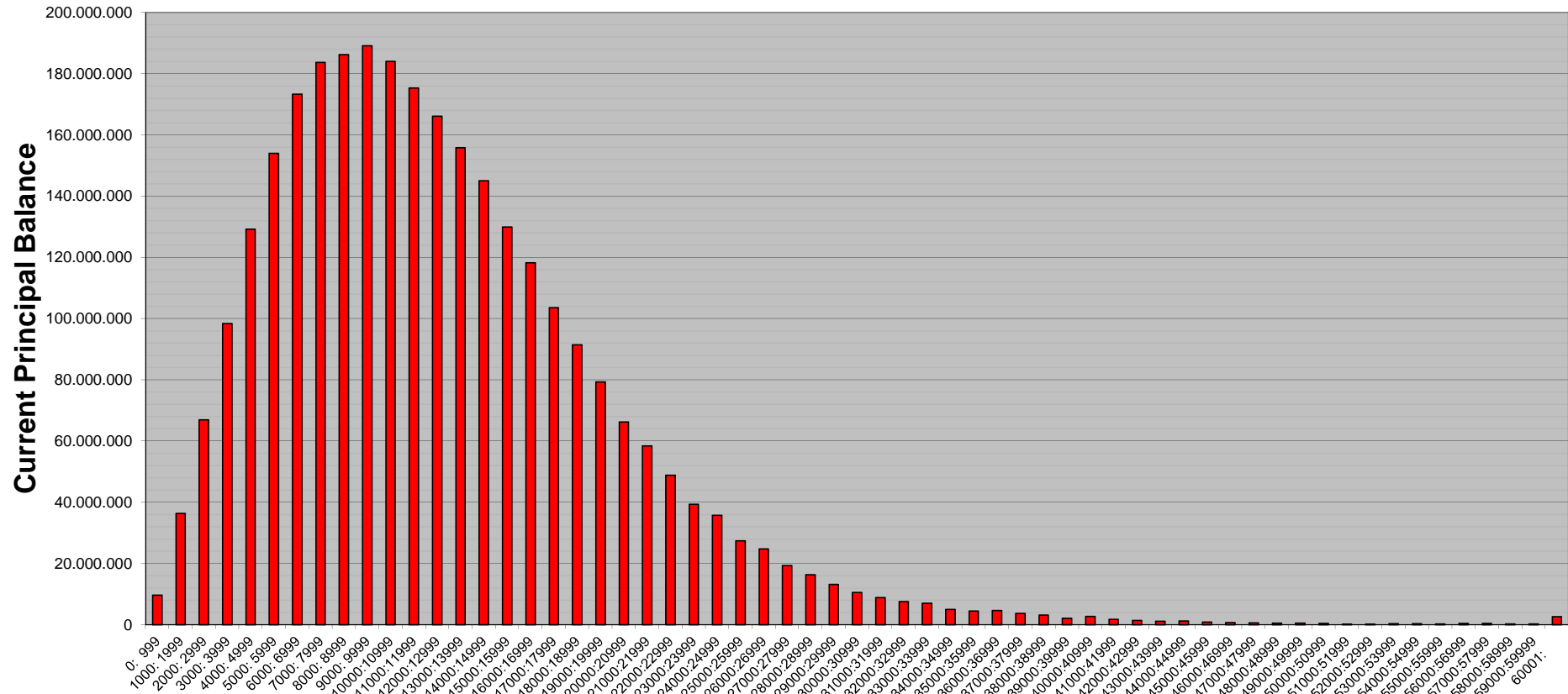
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0-999	9.679.328,43	0,32%	20.638	5,66%
1000-1999	36.373.077,75	1,21%	24.014	6,59%
2000-2999	66.925.501,45	2,23%	26.686	7,32%
3000-3999	98.382.072,76	3,28%	28.073	7,70%
4000-4999	129.201.489,71	4,31%	28.704	7,88%
5000-5999	153.995.286,27	5,13%	28.010	7,69%
6000-6999	173.355.495,71	5,78%	26.692	7,32%
7000-7999	183.664.052,05	6,12%	24.510	6,73%
8000-8999	185.252.408,76	6,21%	21.931	6,02%
9000-9999	189.106.150,95	6,30%	19.929	5,47%
10000-10999	184.067.475,24	6,14%	17.547	4,81%
11000-11999	175.331.779,13	5,84%	15.261	4,19%
12000-12999	166.139.791,28	5,54%	13.305	3,65%
13000-13999	155.806.675,23	5,19%	11.553	3,17%
14000-14999	145.078.197,39	4,84%	10.018	2,75%
15000-15999	129.914.197,22	4,33%	8.390	2,30%
16000-16999	118.211.074,69	3,94%	7.171	1,97%
17000-17999	103.601.085,37	3,45%	5.925	1,63%
18000-18999	91.434.337,78	3,05%	4.947	1,36%
19000-19999	79.298.883,80	2,64%	4.069	1,12%
20000-20999	66.267.699,58	2,21%	3.235	0,89%
21000-21999	58.414.179,79	1,95%	2.720	0,75%
22000-22999	48.818.038,36	1,63%	2.172	0,60%
23000-23999	39.389.339,84	1,31%	1.678	0,46%
24000-24999	35.710.287,18	1,19%	1.459	0,40%
25000-25999	27.417.635,94	0,91%	1.076	0,30%
26000-26999	24.777.454,95	0,83%	936	0,26%
27000-27999	19.315.208,28	0,64%	703	0,19%
28000-28999	16.313.351,28	0,54%	573	0,16%
29000-29999	13.167.495,40	0,44%	447	0,12%
30000-30999	10.571.135,33	0,35%	347	0,10%
31000-31999	8.907.403,59	0,30%	283	0,08%
32000-32999	7.591.472,55	0,25%	234	0,06%
33000-33999	7.060.715,38	0,24%	211	0,06%
34000-34999	5.002.516,11	0,17%	145	0,04%
35000-35999	4.504.031,90	0,15%	127	0,03%
36000-36999	4.635.836,86	0,15%	127	0,03%
37000-37999	3.672.828,58	0,12%	98	0,03%
38000-38999	3.156.640,83	0,11%	82	0,02%
39000-39999	2.132.330,62	0,07%	54	0,01%
40000-40999	2.755.941,52	0,09%	68	0,02%
41000-41999	1.744.653,74	0,06%	42	0,01%
42000-42999	1.444.258,19	0,05%	34	0,01%
43000-43999	1.170.486,26	0,04%	27	0,01%
44000-44999	1.245.781,64	0,04%	28	0,01%
45000-45999	909.338,89	0,03%	20	0,01%
46000-46999	696.600,73	0,02%	15	0,00%
47000-47999	616.539,89	0,02%	13	0,00%
48000-48999	483.602,83	0,02%	10	0,00%
49000-49999	493.331,53	0,02%	10	0,00%
50000-50999	454.526,61	0,02%	9	0,00%
51000-51999	204.961,06	0,01%	4	0,00%
52000-52999	210.241,19	0,01%	4	0,00%
53000-53999	321.211,01	0,01%	6	0,00%
54000-54999	380.431,69	0,01%	7	0,00%
55000-55999	276.773,05	0,01%	5	0,00%
56000-56999	396.299,54	0,01%	7	0,00%
57000-57999	401.518,61	0,01%	7	0,00%
58000-58999	234.746,25	0,01%	4	0,00%
59000-59999	237.300,10	0,01%	4	0,00%
60000!	2.667.491,72	0,09%	37	0,01%
Total	2.999.999.999,37	100,00%	364.441	100,00%

Statistics	in EUR
Average Amount	8.231,79

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8.1 Current PB (Graph)

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9. Borrower Concentration



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Collection Period	from 01.06.2016	to 30.06.2016

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	119.406,60	0,0040%	1
2	93.359,85	0,0031%	1
3	92.047,18	0,0031%	1
4	88.511,59	0,0030%	1
5	86.948,11	0,0029%	1
6	82.737,57	0,0028%	1
7	79.412,25	0,0026%	1
8	78.568,00	0,0026%	1
9	77.062,77	0,0026%	1
10	75.932,65	0,0025%	1
11	75.097,02	0,0025%	2
12	74.993,36	0,0025%	1
13	73.001,97	0,0024%	1
14	72.906,05	0,0024%	1
15	72.871,10	0,0024%	1
16	72.758,38	0,0024%	2
17	72.385,65	0,0024%	1
18	70.572,33	0,0024%	1
19	70.202,31	0,0023%	1
20	70.139,14	0,0023%	1
21	69.817,20	0,0023%	1
22	69.300,37	0,0023%	1
23	68.381,49	0,0023%	2
24	68.066,33	0,0023%	2
25	67.150,23	0,0022%	1
	1.941.629,50	0,0647%	29

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Monthly Investor Report**

10. Geographical Distribution



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016

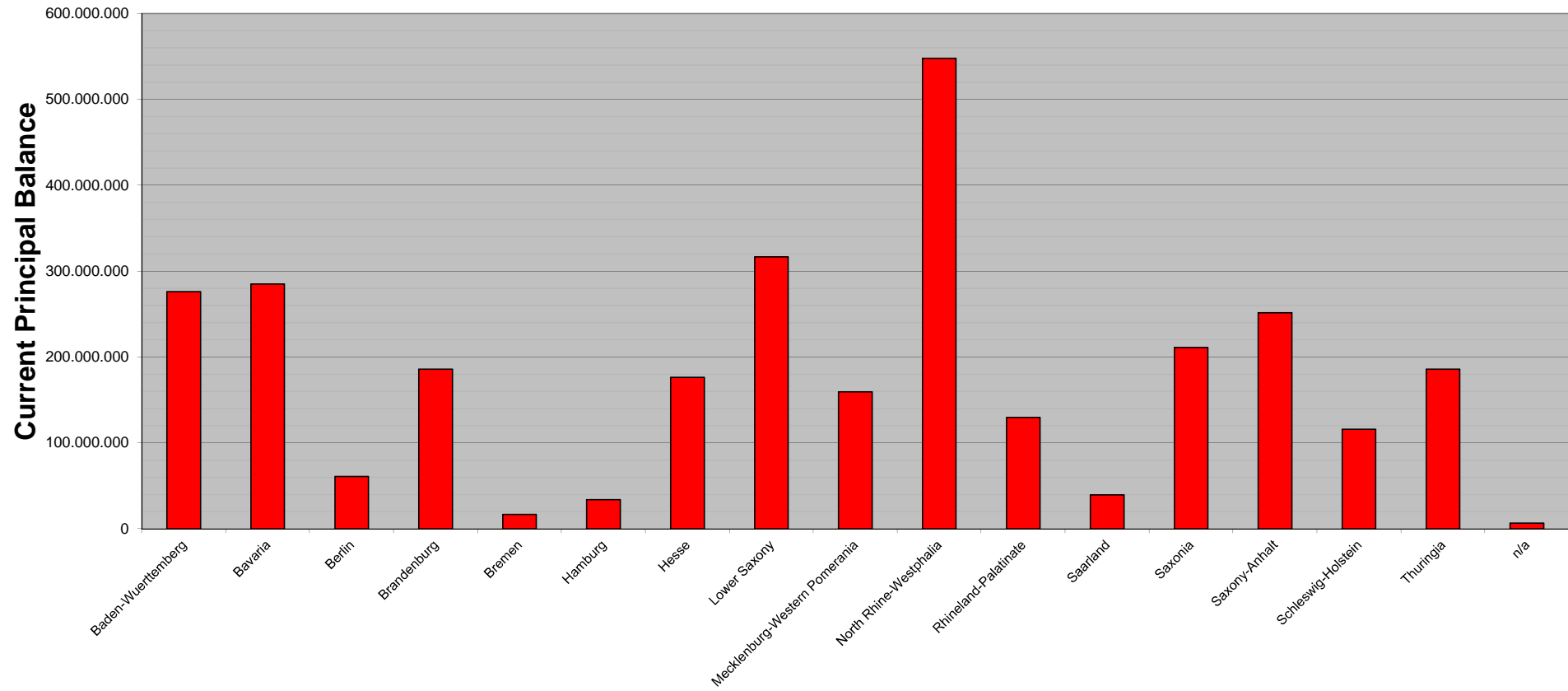
State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	276.263.929,29	9,21%	32.069	8,80%
Bavaria	284.955.946,83	9,50%	33.049	9,07%
Berlin	61.064.930,65	2,04%	7.748	2,13%
Brandenburg	186.055.207,50	6,20%	23.376	6,41%
Bremen	16.703.445,96	0,56%	2.089	0,57%
Hamburg	34.094.883,03	1,14%	4.159	1,14%
Hesse	176.281.592,15	5,88%	21.057	5,78%
Lower Saxony	316.726.458,95	10,56%	37.984	10,42%
Mecklenburg-Western Pomerania	159.526.166,10	5,32%	20.198	5,54%
North Rhine-Westphalia	547.602.685,45	18,25%	66.457	18,24%
Rhineland-Palatinate	129.788.764,85	4,33%	15.647	4,29%
Saarland	39.571.886,50	1,32%	4.663	1,28%
Saxonia	211.134.612,48	7,04%	27.801	7,63%
Saxony-Anhalt	251.590.381,43	8,39%	30.409	8,34%
Schleswig-Holstein	115.982.892,07	3,87%	14.707	4,04%
Thuringia	186.031.743,13	6,20%	22.239	6,10%
n/a	6.624.473,00	0,22%	789	0,22%
Total	2.999.999.999,37	100,00%	364.441	100,00%

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Monthly Investor Report**

10.1 Geographical Distribution (Graph)



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016



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Monthly Investor Report**

11. Object/Vehicle Type



Reporting Date			08.07.2016			
Payment Date			11.07.2016			
Period No			22			
Monthly Period			Jul 2016			
Interest Period	from	13.06.2016	to	11.07.2016	=	28 days
Collection Period	from	01.06.2016	to	30.06.2016		

<i>Vehicle Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
New Vehicle	1.127.707.032,13	37,59%	109.407	30,02%
Used Vehicle	1.872.292.967,24	62,41%	255.034	69,98%
Total	2.999.999.999,37	100,00%	364.441	100,00%

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Car	2.908.915.492,39	96,96%	349.373	95,87%
Motorbike	45.635.350,51	1,52%	11.350	3,11%
Leisure	45.449.156,47	1,51%	3718	1,02%
Total	2.999.999.999,37	100,00%	364.441	100,00%

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Monthly Investor Report**

12. Insurances



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	1.034.372.243,18	34,48%	122.602	33,64%
Yes	1.965.627.756,19	65,52%	241.839	66,36%
Total	2.999.999.999,37	100,00%	364.441	100,00%

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.041.208.955,24	68,04%	262.114	71,92%
Yes	958.791.044,13	31,96%	102.327	28,08%
Total	2.999.999.999,37	100,00%	364.441	100,00%

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.685.327.617,42	89,51%	328.306	90,08%
Yes	314.672.381,95	10,49%	36.135	9,92%
Total	2.999.999.999,37	100,00%	364.441	100,00%

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Monthly Investor Report**

13. Type of Contract



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	2.177.627.990,82	72,59%	294.216	80,73%
Yes	822.372.008,55	27,41%	70.225	19,27%
- of which balloon rates	493.027.067,76	16,43%		
- of which regular installments	329.344.940,79	10,98%		
Total	2.999.999.999,37	100,00%	364.441	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	134.476,82	0,03%	21	0,03%
13:25	6.617.703,88	1,34%	980	1,40%
26:38	55.200.348,12	11,20%	7.632	10,87%
39:51	182.055.200,16	36,93%	24.449	34,82%
52:64	248.701.850,73	50,44%	37.103	52,83%
65:72	257.771,65	0,05%	32	0,05%
73:	59.716,40	0,01%	8	0,01%
Total	493.027.067,76	100,00%	70.225	100,00%

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	82.185.887,64	16,67%	12.532	17,85%
13:25	153.303.135,55	31,09%	21.429	30,51%
26:38	160.143.980,65	32,48%	22.654	32,26%
39:51	86.821.517,00	17,61%	12.168	17,33%
52:64	10.549.184,42	2,14%	1.441	2,05%
73:	23.362,50	0,00%	1	0,00%
Total	493.027.067,76	100,00%	70.225	100,00%

**SC Germany Auto 2014-2
Monthly Investor Report**

14. Payment Methods



Reporting Date		08.07.2016			
Payment Date		11.07.2016			
Period No		22			
Monthly Period		Jul 2016			
Interest Period	from	13.06.2016	to	11.07.2016	= 28 days
Collection Period	from	01.06.2016	to	30.06.2016	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	2.964.582.059,29	98,82%	360.072	98,80%
Other	35.417.940,08	1,18%	4.369	1,20%
Total	2.999.999.999,37	100,00%	364.441	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	1.392.014.010,24	46,40%	169.706	46,57%
1st of month	1.607.985.989,13	53,60%	194.735	53,43%
Total	2.999.999.999,37	100,00%	364.441	100,00%

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Monthly Investor Report**

15. Downpayment



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016

Downpayment (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans	Downpayment / Purchase Price in %
No Downpayment	1.200.628.748,23	40,02%	130.159	35,71%	0,00%
0: 999	121.569.378,76	4,05%	19.352	5,31%	5,58%
1000: 1999	266.510.645,19	8,88%	38.587	10,59%	11,17%
2000: 2999	280.114.160,30	9,34%	37.635	10,33%	17,01%
3000: 3999	230.492.997,46	7,68%	29.677	8,14%	22,00%
4000: 4999	172.363.011,60	5,75%	21.786	5,98%	26,58%
5000: 5999	187.411.656,49	6,25%	22.559	6,19%	29,64%
6000: 6999	113.304.481,53	3,78%	13.860	3,80%	33,89%
7000: 7999	83.772.600,70	2,79%	10.269	2,82%	37,29%
8000: 8999	69.306.021,61	2,31%	8.426	2,31%	40,06%
9000: 9999	40.226.545,41	1,34%	4.939	1,36%	43,15%
10000:10999	80.791.717,13	2,69%	9.221	2,53%	43,45%
11000:11999	26.069.871,93	0,87%	3.300	0,91%	48,15%
12000:12999	28.344.331,76	0,94%	3.413	0,94%	48,95%
13000:13999	18.501.054,97	0,62%	2.205	0,61%	51,09%
14000:14999	13.256.885,14	0,44%	1.674	0,46%	53,63%
15000:15999	20.859.055,62	0,70%	2.352	0,65%	52,94%
16000:16999	7.580.804,68	0,25%	933	0,26%	56,40%
17000:17999	6.179.705,93	0,21%	765	0,21%	58,11%
18000:18999	4.771.817,64	0,16%	592	0,16%	59,67%
19000:19999	2.299.393,95	0,08%	332	0,09%	63,03%
20000:20000	6.706.698,63	0,22%	643	0,18%	56,07%
20001:	18.938.414,71	0,63%	1.762	0,48%	62,18%
Total	2.999.999.999,37	100,00%	364.441	100,00%	20,02%

Downpayment and Purchase Price	All Contracts	Contracts with Downpayment
Average downpayment	2.996,26 €	4.660,88 €
Average Purchase Price	14.969,98 €	16.062,08 €
Minimum Downpayment		100,00 €
Maximum Downpayment		129.395,00 €
Downpayment in %	20,02%	29,02%

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Monthly Investor Report**

16. Customer Yield



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	494.080,81	0,02%	39	0,01%
1: 1	41.050.312,53	1,37%	3.008	0,83%
2: 2	113.801.112,02	3,79%	10.784	2,96%
3: 3	742.507.057,90	24,75%	67.563	18,54%
4: 4	1.174.693.674,12	39,16%	133.813	36,72%
5: 5	591.375.678,86	19,71%	86.850	23,83%
6: 6	224.591.853,63	7,49%	38.927	10,68%
7: 7	71.098.526,70	2,37%	14.381	3,95%
8: 8	25.319.667,15	0,84%	5.572	1,53%
9: 9	12.745.153,39	0,42%	3.075	0,84%
10:10	1.674.586,44	0,06%	304	0,08%
11:11	611.263,17	0,02%	111	0,03%
12:12	23.484,35	0,00%	8	0,00%
13:13	8.232,55	0,00%	4	0,00%
14:14	5.315,75	0,00%	2	0,00%
Total	2.999.999.999,37	100,00%	364.441	100,00%

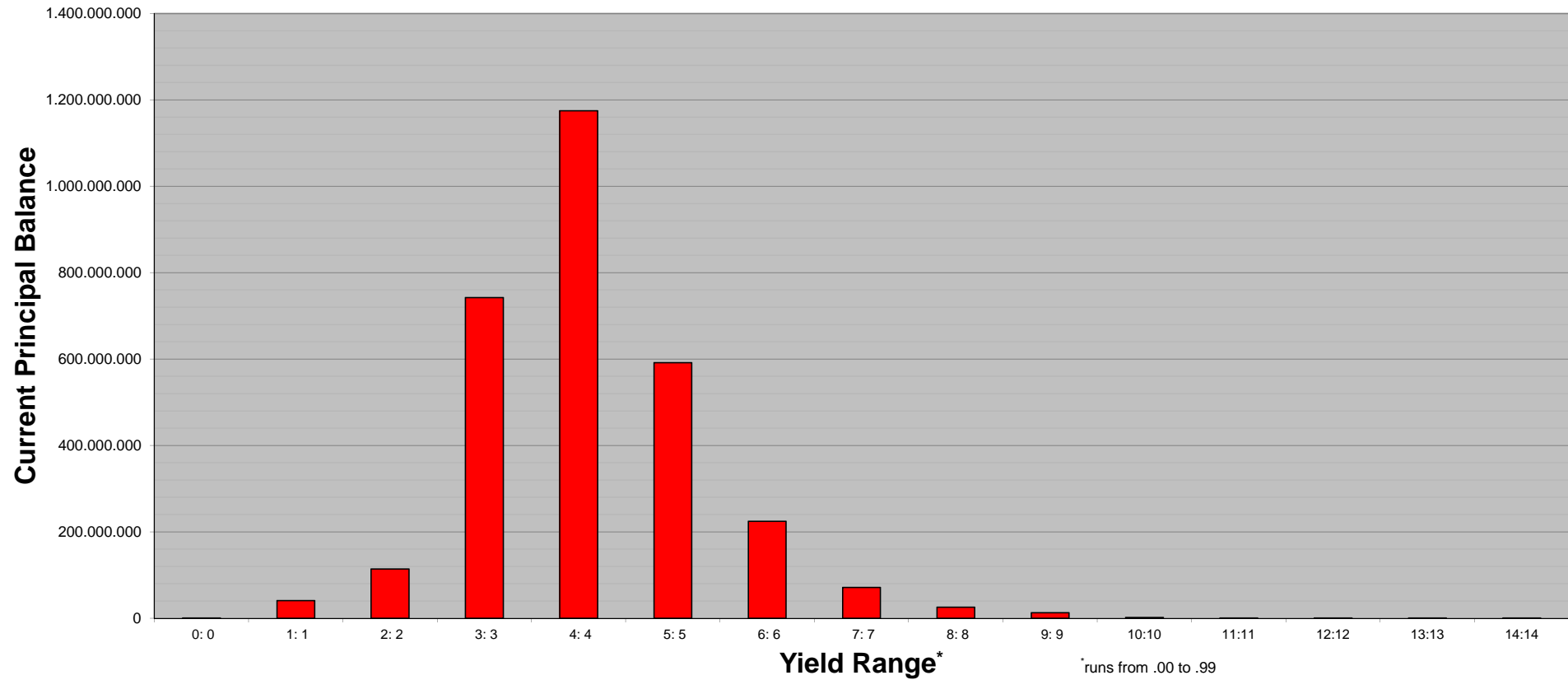
Statistics	in %
WA Interest	4,93%

* runs from .00 to .99

**SC Germany Auto 2014-2
Monthly Investor Report**

16.1 Customer Yield (Graph)

Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016



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Monthly Investor Report**

17. Seasoning



Reporting Date	08.07.2016				
Payment Date	11.07.2016				
Period No	22				
Monthly Period	Jul 2016				
Interest Period	from	13.06.2016	to	11.07.2016	= 28 days
Collection Period	from	01.06.2016	to	30.06.2016	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	6.193.917,34	0,21%	530	0,15%
3: 5	78.010.244,48	2,60%	6.804	1,87%
6: 8	108.979.248,24	3,63%	9.217	2,53%
9:11	186.498.300,73	6,22%	16.967	4,66%
12:14	223.949.218,16	7,46%	21.366	5,86%
15:17	226.749.938,40	7,56%	22.681	6,22%
18:20	187.740.859,11	6,26%	19.907	5,46%
21:23	241.405.938,74	8,05%	27.558	7,56%
24:26	301.523.201,19	10,05%	35.170	9,65%
27:29	320.035.421,31	10,67%	38.037	10,44%
30:32	221.230.471,52	7,37%	27.467	7,54%
33:35	210.598.550,16	7,02%	28.500	7,82%
36:38	182.471.191,60	6,08%	25.675	7,05%
39:41	107.987.249,87	3,60%	15.888	4,36%
42:44	63.195.016,66	2,11%	9.568	2,63%
45:47	69.797.832,13	2,33%	11.659	3,20%
48:50	59.280.456,66	1,98%	9.679	2,66%
51:53	53.518.017,41	1,78%	8.989	2,47%
54:56	37.707.451,63	1,26%	6.779	1,86%
57:59	38.465.963,36	1,28%	7.567	2,08%
60:62	26.263.916,15	0,88%	4.817	1,32%
63:65	20.268.933,04	0,68%	3.490	0,96%
66:68	12.018.238,69	0,40%	2.279	0,63%
69:71	10.320.197,21	0,34%	2.421	0,66%
72:74	5.790.225,58	0,19%	1.426	0,39%
Total	2.999.999.999,37	100,00%	364.441	100,00%

Statistics

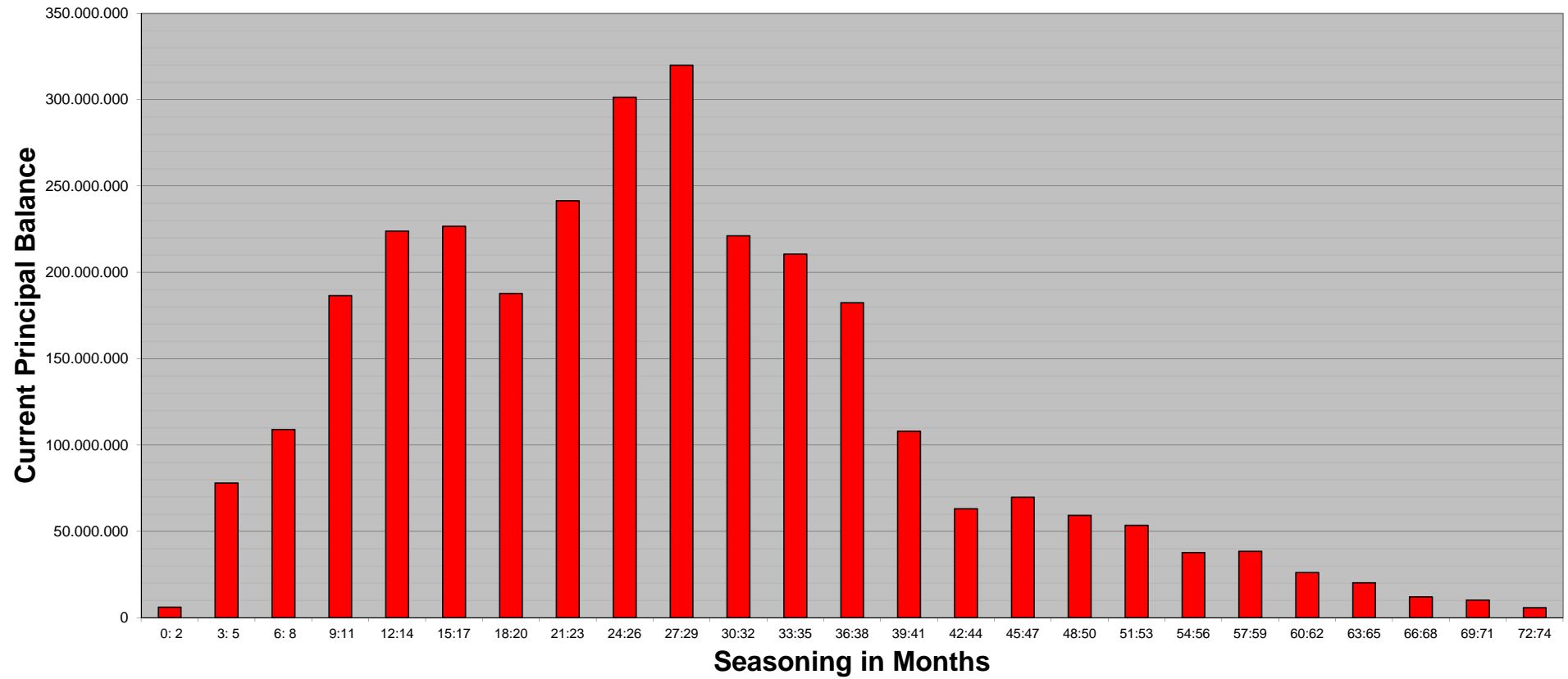
WA Seasoning	26,89
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Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016



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18. Remaining Term



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	48.664.879,03	1,62%	26.060	7,15%
7: 13	133.227.408,59	4,44%	36.532	10,02%
14: 20	187.544.753,12	6,25%	35.660	9,78%
21: 27	304.772.816,91	10,16%	45.822	12,57%
28: 34	345.971.250,44	11,53%	44.346	12,17%
35: 41	364.726.902,10	12,16%	41.726	11,45%
42: 48	342.536.895,87	11,42%	35.244	9,67%
49: 55	292.770.104,09	9,76%	27.095	7,43%
56: 62	272.779.142,77	9,09%	23.843	6,54%
63: 69	246.558.928,64	8,22%	18.828	5,17%
70: 76	206.271.497,98	6,88%	14.302	3,92%
77: 83	147.331.215,72	4,91%	9.130	2,51%
84: 90	81.005.739,52	2,70%	4.539	1,25%
91: 97	23.698.373,64	0,79%	1.229	0,34%
98:104	1.593.396,05	0,05%	61	0,02%
105:107	546.694,90	0,02%	24	0,01%
Total	2.999.999.999,37	100,00%	364.441	100,00%

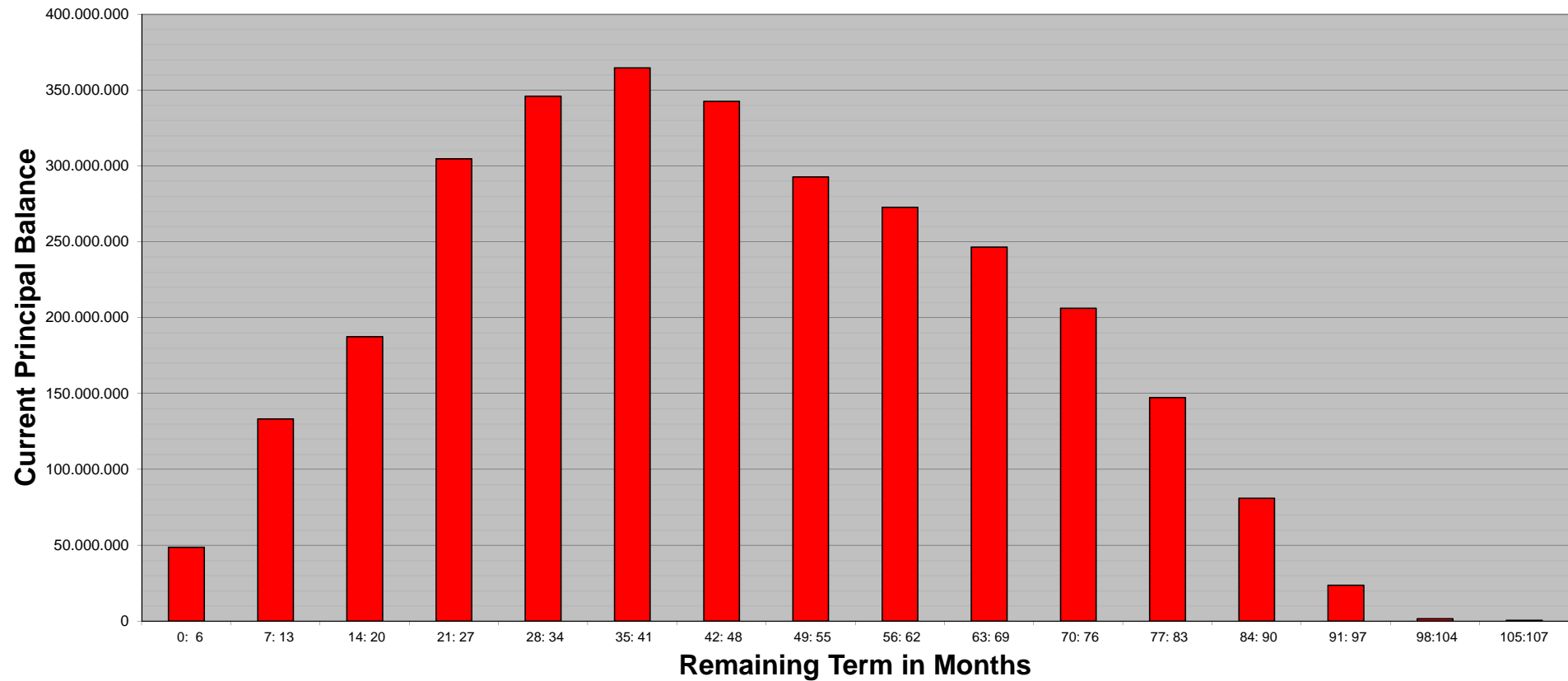
Statistics	
WA Remaining Term	45,31

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18.1 Remaining Term (Graph)



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016



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19. Original Term



Reporting Date	08.07.2016				
Payment Date	11.07.2016				
Period No	22				
Monthly Period	Jul 2016				
Interest Period	from	13.06.2016	to	11.07.2016	= 28 days
Collection Period	from	01.06.2016	to	30.06.2016	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 12	701.764,25	0,02%	425	0,12%
13: 25	25.366.810,25	0,85%	10.317	2,83%
26: 38	157.328.067,68	5,24%	39.386	10,81%
39: 51	454.804.031,17	15,16%	67.303	18,47%
52: 64	800.941.326,17	26,70%	97.249	26,68%
65: 77	335.103.922,49	11,17%	43.192	11,85%
78: 90	239.291.821,72	7,98%	22.447	6,16%
91:103	960.734.665,91	32,02%	82.587	22,66%
104:116	5.496.358,79	0,18%	390	0,11%
117:119	1.840.415,51	0,06%	96	0,03%
120:	18.390.815,43	0,61%	1.049	0,29%
Total	2.999.999.999,37	100,00%	364.441	100,00%

Statistics

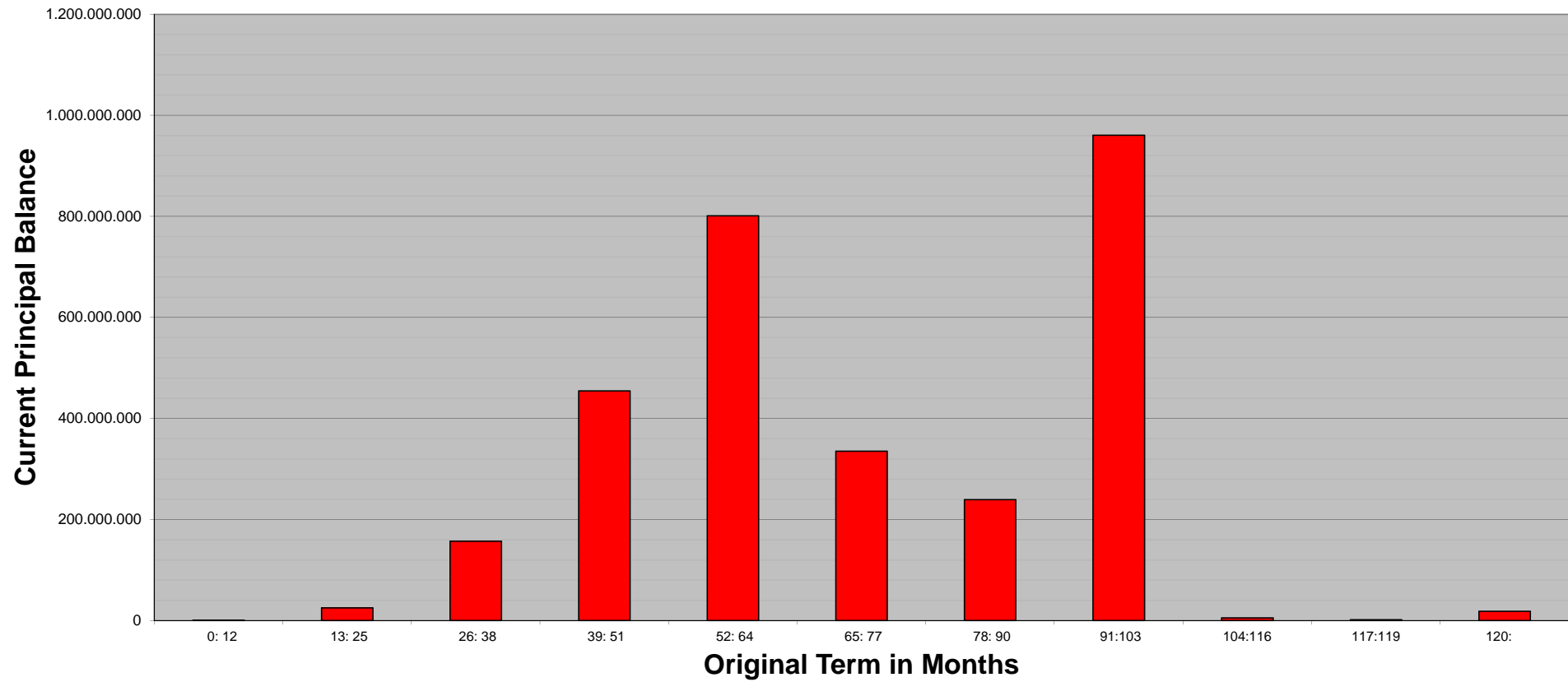
WA Original Term	72,20
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**SC Germany Auto 2014-2
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016



**SC Germany Auto 2014-2
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20. Manufacturer Brands



Reporting Date	08.07.2016			
Payment Date	11.07.2016			
Period No	22			
Monthly Period	Jul 2016			
Interest Period	from	13.06.2016	to	11.07.2016
Collection Period	from	01.06.2016	to	30.06.2016
			=	28 days

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	297.264.891,48	9,91%	37.758	10,36%
2	297.128.767,69	9,90%	40.469	11,10%
3	294.316.647,51	9,81%	28.557	7,84%
4	275.721.812,09	9,19%	26.635	7,31%
5	254.111.399,04	8,47%	32.571	8,94%
6	193.321.517,61	6,44%	22.600	6,20%
7	115.100.221,02	3,84%	12.441	3,41%
8	108.679.154,45	3,62%	11.253	3,09%
9	106.263.113,33	3,54%	13.530	3,71%
10	99.684.694,46	3,32%	12.012	3,30%
11	90.292.818,36	3,01%	10.237	2,81%
12	88.393.747,08	2,95%	13.340	3,66%
13	87.637.917,78	2,92%	10.855	2,98%
14	87.545.042,43	2,92%	11.618	3,19%
15	69.751.308,24	2,33%	10.278	2,82%
	2.465.213.052,57	82,17%	294.154	80,71%

TOP 15 manufacturer brands in alphabetical order:
Audi, BMW, Citroen, Ford, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Peugeot, Renault, SEAT (E), Skoda, VW

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Monthly Investor Report**

21. Priority of Payments + Transaction Costs



Reporting Date	08.07.2016	
Payment Date	11.07.2016	
Period No	22	
Monthly Period	Jul 2016	
Interest Period	from 13.06.2016	to 11.07.2016 = 28 days
Collection Period	from 01.06.2016	to 30.06.2016

Priority of Payments

Available Distribution Amount	162.304.191,05 €
Senior Expenses	- €
Interest Notes Class A	- 2.722.168,50 €
Interest Notes Class B	- 204.571,50 €
Replenishment	- 116.543.158,97 €
Payments to Purchase Shortfall Account	- 0,63 €
Payments to Reserve Fund	- 30.000.000,00 €
Principal Payments Class A	- €
Principal Payments Class B	- €
Payments to Commingling Reserve Ledger	- n/a
Payments to Set-Off Reserve Ledger	- n/a
Interest Subordinated Loan	- 66.616,67 €
Principal Payments Subordinated Loan	- €
Payments to Seller	= 12.767.674,78 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 2.926.740,00 €	- 2.722.168,50 €	- 204.571,50 €
Cumulative Interest accrued	- 69.094.680,00 €	- 64.265.236,50 €	- 4.829.443,50 €
Interest Payments	- 2.926.740,00 €	- 2.722.168,50 €	- 204.571,50 €
Cumulative Interest Payments	- 69.094.680,00 €	- 64.265.236,50 €	- 4.829.443,50 €
Interest accrued on Subordinated Loan for the	- 66.616,67 €		
Cumulative Interest accrued on Subordinated L	- 1.572.629,18 €		
Interest Payments on Subordinated Loan	- 66.616,67 €		
Cumulative Interest Payments on Subordinate	- 1.572.629,18 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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Monthly Investor Report**

22. Retention



Reporting Date	08.07.2016				
Payment Date	11.07.2016				
Period No	22				
Monthly Period	11.07.2016				
Interest Period	from	13.06.2016	to	11.07.2016	= 28 days
Collection Period	from	01.06.2016	to	30.06.2016	

Santander Consumer Bank AG confirms its compliance to have continuously retained a net economic interest in the SC Germany Auto 2014-2 securitisation transaction of at least 5% of the securitised Purchased Receivables pursuant to Art. 405 of the CRR (Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013) by retaining the regulatory first loss tranche which is represented by the Subordinated Loan of at least 1% and by retaining the regulatory second loss tranche which is represented by the Class B Notes of at least 3,5% and the third loss tranche which is represented by the Class A Notes of at least 0,5%.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	2.999.999.999,91 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	2.999.999.999,75 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	2.999.999.999,37 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	30.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	30.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	30.000.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	105.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	105.000.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	105.000.000,00 €
Outstanding Balance of the Class A Notes as of the Offer Date:	2.895.000.000,00 €
Outstanding Balance of the Class A Notes as of the beginning of the Monthly Period:	2.895.000.000,00 €
Outstanding Balance of the Class A Notes of the end of the Monthly Period:	2.895.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	101,00%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	101,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	101,00%

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23. Issuer Information



Reporting Date		08.07.2016				
Payment Date		11.07.2016				
Period No		22				
Monthly Period		Jul 2016				
Interest Period	from	13.06.2016	to	11.07.2016	=	28 days
Collection Period	from	01.06.2016	to	30.06.2016		

Deal Name:

SC Germany Auto 2014-2

Issuer:

SC Germany Auto 2014-2 UG (haftungsbeschränkt)

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Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

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24. Santander Consumer Bank



Reporting Date	08.07.2016				
Payment Date	11.07.2016				
Period No	22				
Monthly Period	Jul 2016				
Interest Period	from	13.06.2016	to	11.07.2016	= 28 days
Collection Period	from	01.06.2016	to	30.06.2016	

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Ratings Santander

	Moody's			Fitch			S & P			DBRS		
	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
Banco Santander S.A.	(P)A3	P-2	STABLE	A-	F2	STABLE	A-	A-2	STABLE	A	R-1L	STABLE
Santander Consumer Finance S.A.	A3	P-2	STABLE	A-	F2	STABLE	BBB+	A-2	STABLE	-	-	-

Ratings as of 30.06.2016, data source: Bloomberg