

SC Germany Auto 2016-2 Monthly Investor Report



SC Germany Auto 2016-2
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	10.02.2017				
Payment Date	13.02.2017				
Period No	7				
Monthly Period	Feb 2017				
Interest Period	from 13.01.2017	to 13.02.2017	=	31 days	
Collection Period	from 01.01.2017	to 31.01.2017			

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1. Portfolio Information



Reporting Date	10.02.2017				
Payment Date	13.02.2017				
Period No	7				
Monthly Period	Feb 2017				
Interest Period from	13.01.2017	to	13.02.2017	=	31 days
Collection Period from	01.01.2017	to	31.01.2017		

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	140.587	1.499.999.995,99 €	1.499.999.998,08 €
Scheduled Principal Payments		27.424.375,02 €	
Prepayment Principal		14.986.264,54 €	
Others		1.351.709,47 €	
Total Principal Collections		43.762.349,03 €	41.033.362,43 €
Total Interest Collections		6.647.662,98 €	6.680.714,90 €
Defaults		111.133,00 €	156.485,37 €
Replenishment Amount		43.873.486,04 €	41.189.845,71 €
End of Period	142.030	1.500.000.000,00 €	1.499.999.995,99 €
Purchase Shortfall Amount		0,00 €	4,01 €
Total Assets (End of Period)		1.500.000.000,00 €	1.500.000.000,00 €
Current Prepayment Rate (annualised)		11,4%	

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2. Reserve Accounts



Reporting Date	10.02.2017			
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Interest Period from	13.01.2017	to	13.02.2017	= 31 days
Collection Period from	01.01.2017	to	31.01.2017	

Note Balance

Beginning of Period	1.500.000.000,00 €
End of Period	1.500.000.000,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	1,00%	15.000.000,00 €	
Cash Outflow		- €	
Cash Inflow		- €	
End of Period	1,00%	15.000.000,00 €	
Required Reserve Fund	1,00%	15.000.000,00 €	

Commingling Reserve

	in %		Trigger Event y/n
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 (X)

	in %		Trigger Event y/n
Beginning of Period		n/a	no
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Set-Off Reserve (X) Fund		n/a	

Set-Off Reserve (Y)

	in %		Trigger Event y/n
Beginning of Period		n/a	no
Cash Outflow		n/a	
Cash Inflow		n/a	
End of Period		n/a	
Required Set-Off Reserve (Y) Fund		n/a	

Current Set-Off (X) Amount 8.769.646,86 €

Current Set-Off (Y) Amount n/a
Set-Off Amount (Y) (per Loan) n/a
Set-Off Amount (Y) (in % of Outstanding Balance) n/a

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3. Delinquency Data



Reporting Date	10.02.2017				
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Period No	7				
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Interest Period	from	13.01.2017	to	13.02.2017	= 31 days
Collection Period	from	01.01.2017	to	31.01.2017	

Note Balance

Beginning of Period	1.500.000.000,00 €
End of Period	1.500.000.000,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,18%			
1- 30 days past due period before previous period		2.735.993,64 €	80.321,98 €	240
1- 30 days past due previous period		2.634.879,56 €	55.722,58 €	232
1- 30 days past due current period	0,18%	2.660.486,20 €	82.071,30 €	229
3-MRA* 31- 60 days past due	0,08%			
31- 60 days past due period before previous period		1.092.654,77 €	45.701,47 €	87
31- 60 days past due previous period		1.166.442,94 €	59.273,15 €	92
31- 60 days past due current period	0,08%	1.244.854,56 €	47.234,48 €	100
3-MRA* 61-90 days past due	0,04%			
61- 90 days past due period before previous period		502.765,22 €	27.780,13 €	42
61- 90 days past due previous period		615.121,55 €	32.558,41 €	52
61- 90 days past due current period	0,04%	533.573,24 €	30.677,94 €	49
3-MRA* 91-120 days past due	0,02%			
91- 120 days past due period before previous period		270.163,52 €	19.290,98 €	21
91- 120 days past due previous period		352.928,39 €	23.942,90 €	23
91- 120 days past due current period	0,02%	293.928,04 €	20.358,23 €	23
3-MRA* 121-150 days past due	0,01%			
121- 150 days past due period before previous period		113.409,21 €	11.194,03 €	9
121- 150 days past due previous period		105.792,75 €	11.017,53 €	11
121- 150 days past due current period	0,02%	266.042,12 €	23.218,47 €	19
3-MRA* 151-180 days past due	0,01%			
151- 180 days past due period before previous period		154.433,56 €	14.322,22 €	10
151- 180 days past due previous period		127.523,43 €	44.424,50 €	8
151- 180 days past due current period	0,01%	190.422,36 €	4.821,53 €	16

* 3-MRA stands for three months rolling average

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4. Default Data



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Collection Period	from	01.01.2017	to	31.01.2017	

Note Balance

Beginning of Period	1.500.000.000,00 €
End of Period	1.500.000.000,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	111.133,00 €	
Current Period Recoveries	17.361,09 €	
Current Period Net Default	93.771,91 €	
New Number of Defaulted Contracts		13

Cumulative Default

Cumulative Gross Default	469.692,10 €	
Cumulative Recoveries	18.633,09 €	
Cumulative Net Default	451.059,01 €	
Total Number of Defaulted Contracts		47

3-MRA* /
current ratio

Ratio

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

0,09%

Annualised Loss Ratio period before previous period	0,06%
Annualised Loss Ratio previous period	0,13%
Annualised Loss Ratio current period	0,08%

Principal Deficiency

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
PDL Trigger	2.500.000,00 €	

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%	-	35,01%	no
Average Yield (applicable for Total Portfolio)	3,10%	-	4,03%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	42,00%	37,59%	no
Remaining Term (applicable for Total Portfolio)	-	62,50	50,76	no
Loans with Original Term of more than 90 months (applicable for Total Portfolio)	-	30,00%	22,58%	no
Early Amortisation Events		Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio				
- prior to or on 30 June 2017		0,75%	0,03%	no
- prior to or on 30 June 2018		1,20%	0,03%	no
- prior to or on 30 June 2019		1,80%	0,03%	no
- prior to or on 30 June 2020		2,25%	0,03%	no
Purchase Shortfall Event				no
Period before previous period			5,80 €	
Previous period			1,92 €	
Current period			4,01 €	
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		XS1446535053	XS1446535301
Currency		EUR	EUR
Initial Tranching	in %	96,00%	4,00%
Legal Maturity		Jul 2032	Jul 2032
Expected Maturity		Mrz 2024	Mrz 2024
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	1.500.000.000,00 €	1.440.000.000,00 €	60.000.000,00 €
Initial Nominal per Note		100.000,00 €	100.000,00 €
Initial Number of Notes per Class		14.400	600
Current Note Information			
Class Principal Outstanding Balance Beginning of Period	1.500.000.000,00 €	1.440.000.000,00 €	60.000.000,00 €
Available Distribution Amount	65.427.377,11 €		
Replenishment	43.873.486,04 €		
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	1.500.000.000,00 €	1.440.000.000,00 €	60.000.000,00 €
Current Tranching		96,00%	4,00%
Current Pool Factor		1,00	1,00
2. Payments to Investors per Note			
Interest Rate Basis: Fixed			
DayCount Convention		1,072%	2,277%
Interest Days	31	act/360	act/360
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		1.329.264,00 €	117.648,00 €
Interest Payment		1.329.264,00 €	117.648,00 €
Interest Payment per Note		92,31 €	196,08 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		5,00%	1,00%
Current CE (incl. Excess Spread)		7,91%	3,91%
Current CE (excl. Excess Spread)		5,00%	1,00%

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7. Original Principal Balance



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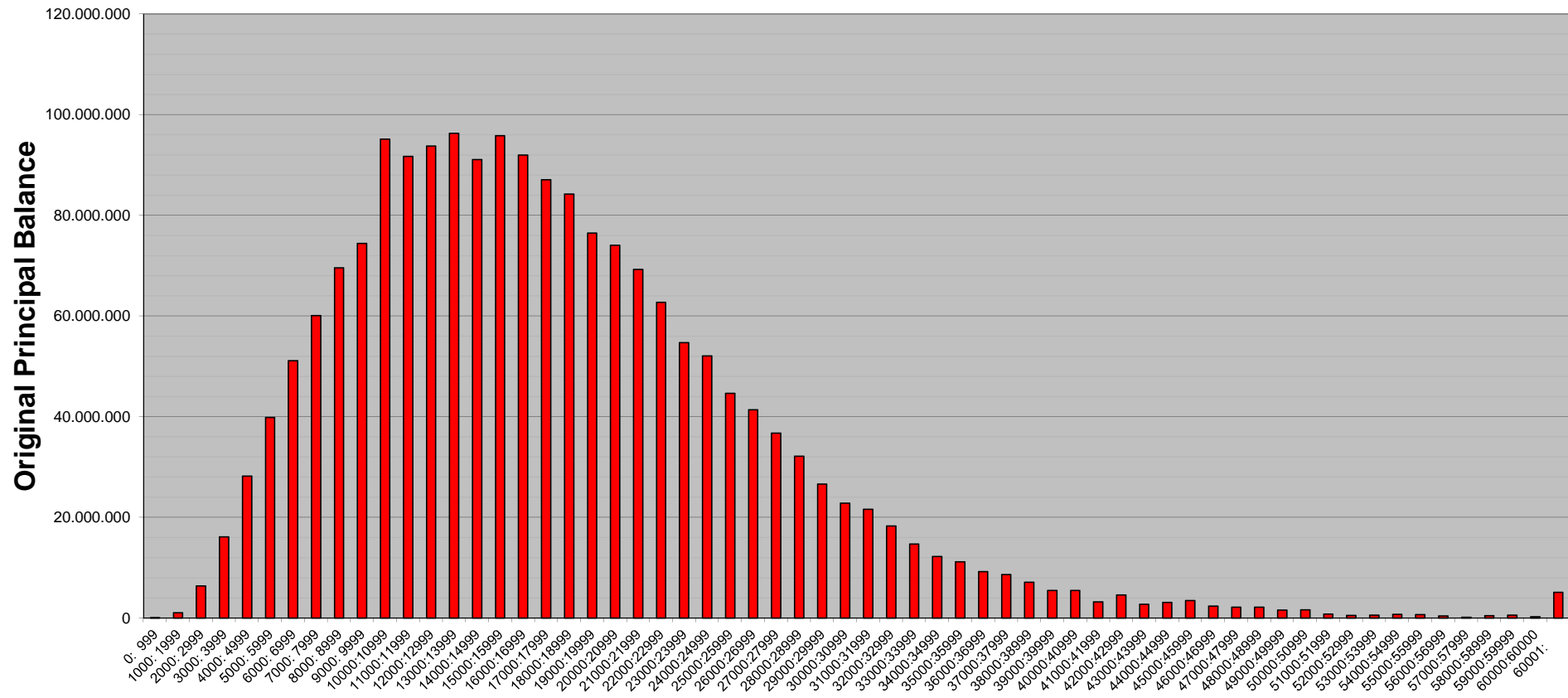
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 999	32.530,04	0,00%	41	0,03%
1000: 1999	1.071.532,48	0,06%	668	0,47%
2000: 2999	8.378.562,54	0,33%	2.516	1,77%
3000: 3999	16.132.400,97	0,84%	4.610	3,25%
4000: 4999	28.202.923,72	1,47%	6.267	4,41%
5000: 5999	39.825.177,16	2,08%	7.267	5,12%
6000: 6999	51.107.203,88	2,66%	7.859	5,53%
7000: 7999	60.103.279,62	3,13%	8.006	5,64%
8000: 8999	69.571.607,24	3,63%	8.185	5,76%
9000: 9999	74.422.396,00	3,88%	7.830	5,51%
10000:10999	95.145.331,23	4,96%	9.073	6,39%
11000:11999	91.732.568,70	4,78%	7.973	5,61%
12000:12999	93.771.800,85	4,89%	7.505	5,28%
13000:13999	96.319.854,52	5,02%	7.138	5,03%
14000:14999	91.106.164,21	4,75%	6.281	4,42%
15000:15999	95.830.663,94	4,99%	6.186	4,36%
16000:16999	91.980.370,82	4,79%	5.578	3,93%
17000:17999	87.070.626,99	4,54%	4.579	3,21%
18000:18999	84.244.115,41	4,38%	4.557	3,21%
19000:19999	76.480.693,88	3,99%	3.924	2,76%
20000:20999	74.081.959,26	3,86%	3.619	2,56%
21000:21999	69.270.464,65	3,61%	3.225	2,27%
22000:22999	62.727.505,50	3,27%	2.789	1,96%
23000:23999	54.700.746,90	2,85%	2.328	1,64%
24000:24999	52.089.908,43	2,71%	2.126	1,50%
25000:25999	44.641.432,47	2,33%	1.752	1,23%
26000:26999	41.400.850,99	2,16%	1.564	1,10%
27000:27999	36.727.341,69	1,91%	1.336	0,94%
28000:28999	32.150.483,30	1,68%	1.129	0,79%
29000:29999	26.629.783,32	1,39%	903	0,64%
30000:30999	22.816.338,16	1,19%	749	0,53%
31000:31999	21.587.224,64	1,13%	686	0,48%
32000:32999	18.306.386,57	0,95%	563	0,40%
33000:33999	14.706.173,39	0,77%	439	0,31%
34000:34999	12.244.528,10	0,64%	355	0,25%
35000:35999	11.172.473,27	0,58%	315	0,22%
36000:36999	9.233.615,93	0,48%	253	0,18%
37000:37999	8.654.599,18	0,45%	231	0,16%
38000:38999	7.120.871,81	0,37%	185	0,13%
39000:39999	5.480.646,57	0,29%	139	0,10%
40000:40999	5.455.105,17	0,28%	135	0,10%
41000:41999	3.197.180,20	0,17%	77	0,05%
42000:42999	4.589.272,26	0,24%	108	0,08%
43000:43999	2.739.483,90	0,14%	63	0,04%
44000:44999	3.115.587,59	0,16%	70	0,05%
45000:45999	3.500.832,74	0,18%	77	0,05%
46000:46999	2.373.335,16	0,12%	51	0,04%
47000:47999	2.185.615,87	0,11%	46	0,03%
48000:48999	2.184.259,37	0,11%	45	0,03%
49000:49999	1.586.466,76	0,08%	32	0,02%
50000:50999	1.612.783,60	0,08%	32	0,02%
51000:51999	773.249,04	0,04%	15	0,01%
52000:52999	526.375,82	0,03%	10	0,01%
53000:53999	586.279,78	0,03%	11	0,01%
54000:54999	759.911,07	0,04%	14	0,01%
55000:55999	664.638,76	0,03%	12	0,01%
56000:56999	395.116,48	0,02%	7	0,00%
57000:57999	171.910,68	0,01%	3	0,00%
58000:58999	467.251,22	0,02%	8	0,01%
59000:59999	597.664,51	0,03%	10	0,01%
60000:60000	240.000,00	0,01%	4	0,00%
60001:	5.113.849,49	0,27%	71	0,05%
Total	1.919.119.307,80	100,00%	142.030	100,00%

Statistics	In EUR
Average Amount	13.512,07

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7.1 Original PB (Graph)

Reporting Date	10.02.2017	
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8. Current Principal Balance



Reporting Date	10.02.2017	
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Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
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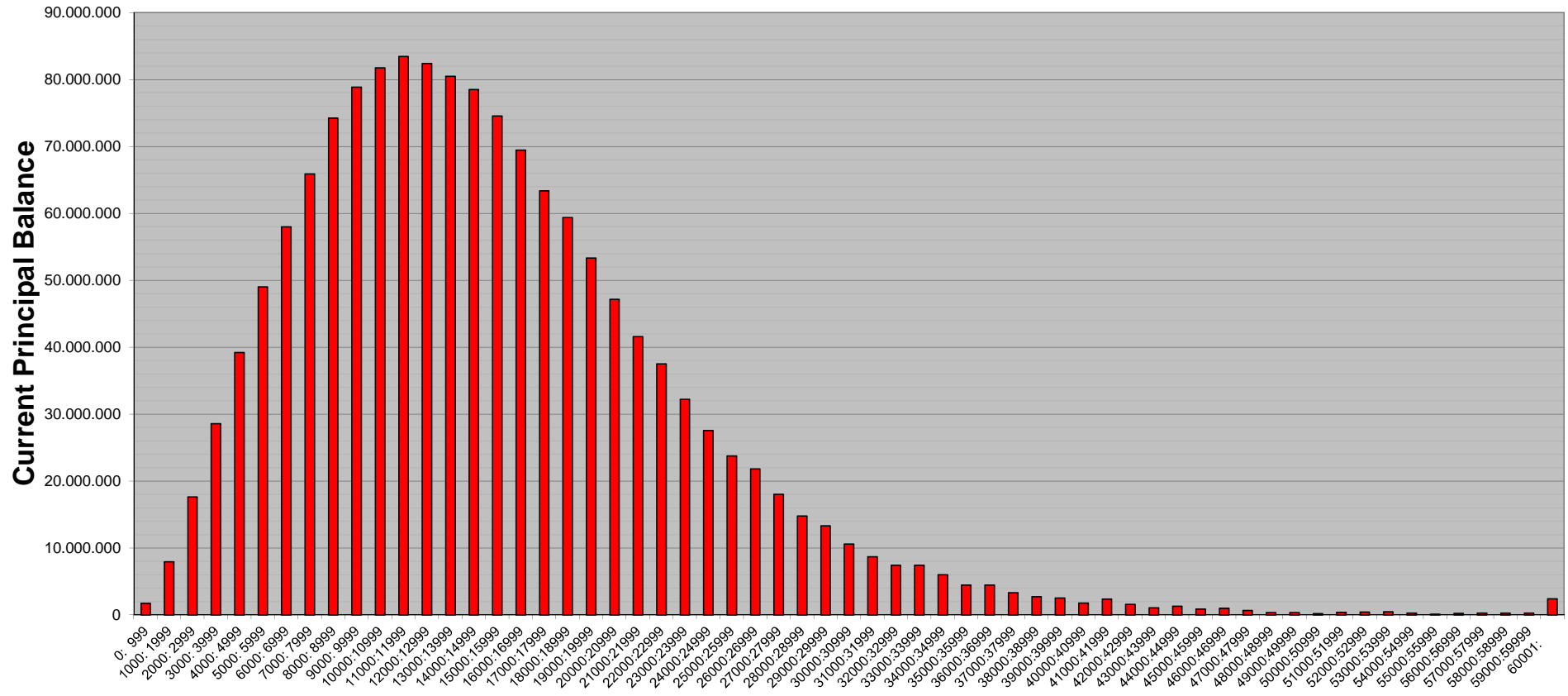
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0-999	1.731.799,29	0,12%	3.822	2,69%
1000-1999	7.947.484,58	0,53%	5.208	3,67%
2000-2999	17.649.867,44	1,18%	7.004	4,93%
3000-3999	28.567.705,18	1,90%	8.141	5,73%
4000-4999	39.224.595,39	2,61%	8.704	6,13%
5000-5999	49.034.798,32	3,27%	8.908	6,27%
6000-6999	58.003.196,15	3,87%	8.925	6,28%
7000-7999	65.901.430,02	4,39%	8.789	6,19%
8000-8999	74.243.977,04	4,95%	8.741	6,15%
9000-9999	78.865.194,05	5,26%	8.308	5,85%
10000-10999	81.759.266,43	5,45%	7.792	5,49%
11000-11999	83.452.160,54	5,56%	7.262	5,11%
12000-12999	82.384.882,79	5,49%	6.595	4,64%
13000-13999	80.469.570,25	5,36%	5.962	4,20%
14000-14999	78.507.394,39	5,23%	5.418	3,81%
15000-15999	74.539.817,33	4,97%	4.813	3,39%
16000-16999	69.472.233,57	4,63%	4.212	2,97%
17000-17999	63.362.055,89	4,22%	3.623	2,55%
18000-18999	59.391.404,57	3,96%	3.213	2,26%
19000-19999	53.322.274,09	3,55%	2.736	1,93%
20000-20999	47.154.954,66	3,14%	2.302	1,62%
21000-21999	41.569.079,41	2,77%	1.934	1,36%
22000-22999	37.517.578,29	2,50%	1.669	1,18%
23000-23999	32.230.058,54	2,15%	1.372	0,97%
24000-24999	27.573.666,85	1,84%	1.126	0,79%
25000-25999	23.747.028,68	1,58%	931	0,66%
26000-26999	21.811.668,86	1,45%	823	0,58%
27000-27999	18.023.804,49	1,20%	656	0,46%
28000-28999	14.788.201,35	0,99%	519	0,37%
29000-29999	13.329.919,43	0,89%	452	0,32%
30000-30999	10.613.196,53	0,71%	348	0,25%
31000-31999	8.697.913,07	0,58%	276	0,19%
32000-32999	7.447.085,98	0,50%	229	0,16%
33000-33999	7.438.563,74	0,50%	222	0,16%
34000-34999	5.999.362,31	0,40%	174	0,12%
35000-35999	4.469.708,21	0,30%	126	0,09%
36000-36999	4.448.912,02	0,30%	122	0,09%
37000-37999	3.334.269,15	0,22%	89	0,06%
38000-38999	2.735.863,78	0,18%	71	0,05%
39000-39999	2.527.644,28	0,17%	64	0,05%
40000-40999	1.785.575,16	0,12%	44	0,03%
41000-41999	2.365.444,92	0,16%	57	0,04%
42000-42999	1.572.455,29	0,10%	37	0,03%
43000-43999	1.083.858,31	0,07%	25	0,02%
44000-44999	1.288.689,97	0,09%	29	0,02%
45000-45999	865.943,45	0,06%	19	0,01%
46000-46999	976.347,45	0,07%	21	0,01%
47000-47999	667.006,79	0,04%	14	0,01%
48000-48999	337.826,73	0,02%	7	0,00%
49000-49999	345.517,89	0,02%	7	0,00%
50000-50999	202.059,78	0,01%	4	0,00%
51000-51999	413.054,52	0,03%	8	0,01%
52000-52999	420.338,03	0,03%	8	0,01%
53000-53999	479.634,17	0,03%	9	0,01%
54000-54999	272.734,43	0,02%	5	0,00%
55000-55999	111.436,08	0,01%	2	0,00%
56000-56999	226.148,26	0,02%	4	0,00%
57000-57999	286.427,60	0,02%	5	0,00%
58000-58999	292.032,18	0,02%	5	0,00%
59000-59999	296.410,13	0,02%	5	0,00%
60000!	2.421.471,92	0,16%	34	0,02%
Total	1.500.000.000,00	100,00%	142.030	100,00%

Statistics in EUR	
Average Amount	10.561,15

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8.1 Current PB (Graph)

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9. Borrower Concentration



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Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	93.851,62	0,0063%	1
2	93.191,90	0,0062%	1
3	92.017,52	0,0061%	1
4	87.047,39	0,0058%	1
5	86.234,61	0,0057%	1
6	81.827,66	0,0055%	1
7	81.108,77	0,0054%	1
8	80.972,42	0,0054%	1
9	78.847,88	0,0053%	1
10	78.138,32	0,0052%	1
11	77.808,05	0,0052%	1
12	75.297,96	0,0050%	1
13	73.802,26	0,0049%	1
14	72.143,94	0,0048%	1
15	70.162,54	0,0047%	1
16	69.824,24	0,0047%	1
17	68.843,21	0,0046%	2
18	68.194,38	0,0045%	1
19	67.560,05	0,0045%	1
20	66.319,55	0,0044%	2
21	66.168,96	0,0044%	1
22	65.430,39	0,0044%	1
23	64.783,88	0,0043%	2
24	63.885,93	0,0043%	1
25	63.371,24	0,0042%	1
	1.886.834,67	0,1258%	28

**SC Germany Auto 2016-2
Monthly Investor Report**

10. Geographical Distribution



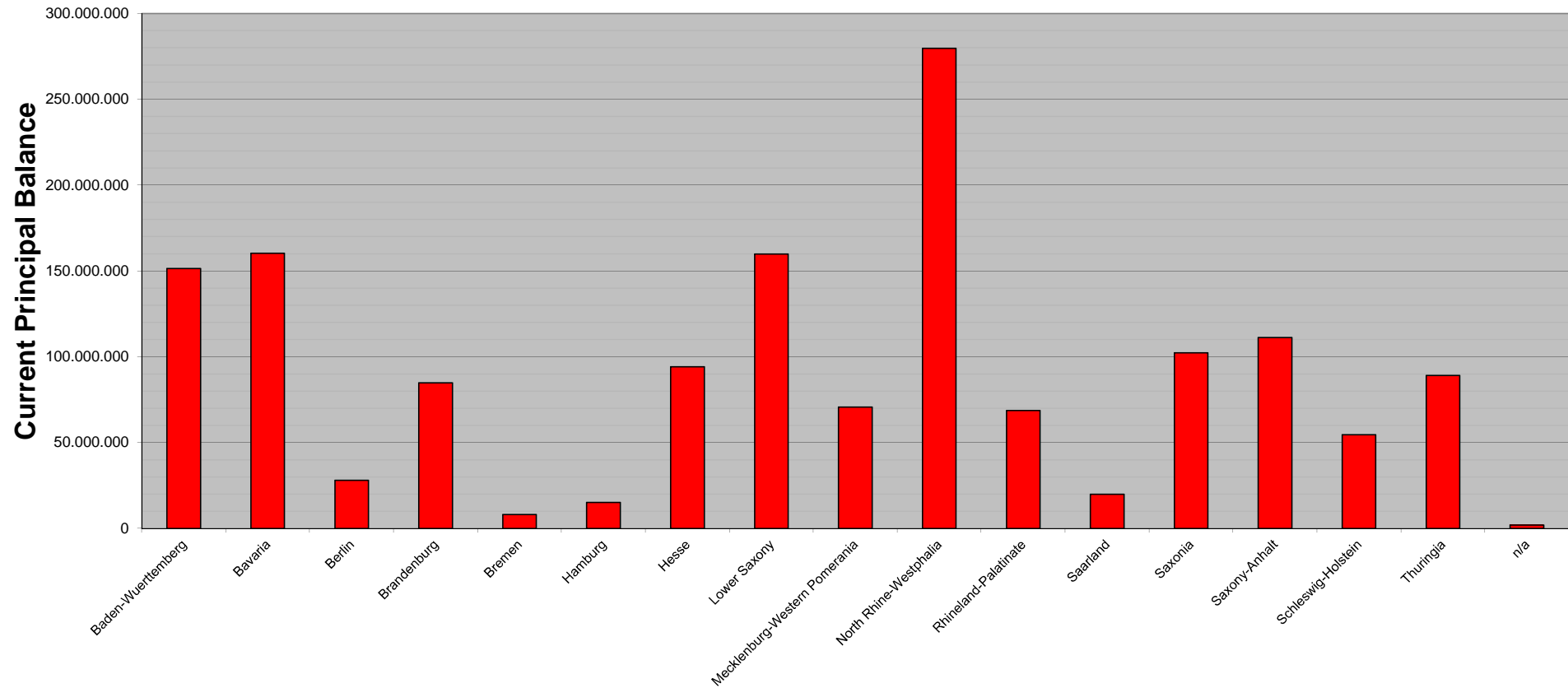
Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	151.350.119,65	10,09%	13.855	9,75%
Bavaria	160.306.725,64	10,69%	14.493	10,20%
Berlin	28.000.743,83	1,87%	2.775	1,95%
Brandenburg	84.811.864,02	5,65%	8.211	5,78%
Bremen	8.131.445,54	0,54%	804	0,57%
Hamburg	15.133.365,28	1,01%	1.465	1,03%
Hesse	94.183.831,79	6,28%	8.784	6,18%
Lower Saxony	159.859.031,38	10,66%	15.182	10,69%
Mecklenburg-Western Pomerania	70.742.137,20	4,72%	6.872	4,84%
North Rhine-Westphalia	279.633.557,77	18,64%	26.580	18,71%
Rhineland-Palatinate	68.779.710,34	4,59%	6.325	4,45%
Saarland	19.891.334,46	1,33%	1.821	1,28%
Saxonia	102.299.191,18	6,82%	10.406	7,33%
Saxony-Anhalt	111.173.699,29	7,41%	10.565	7,44%
Schleswig-Holstein	54.591.739,46	3,64%	5.409	3,81%
Thuringia	89.155.543,04	5,94%	8.284	5,83%
n/a	1.955.960,13	0,13%	199	0,14%
Total	1.500.000.000,00	100,00%	142.030	100,00%

**SC Germany Auto 2016-2
Monthly Investor Report**

10.1 Geographical Distribution (Graph)

Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017



**SC Germany Auto 2016-2
Monthly Investor Report**

11. Object/Vehicle Type



Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017

<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 =<90	409.685.104,74	27,31%	33.753	23,76%
New >90	127.726.035,28	8,52%	8.374	5,90%
New Vehicle	537.411.140,02	35,83%	42.127	29,66%
Used =<90	751.640.311,51	50,11%	85.289	60,05%
Used >90	210.948.548,47	14,06%	14.614	10,29%
Used Vehicle	962.588.859,98	64,17%	99.903	70,34%
Total	1.500.000.000,00	100,00%	142.030	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	1.456.077.333,34	97,07%	135.915	95,69%
Motorbike	23.595.219,30	1,57%	4.714	3,32%
Leisure	20.327.447,36	1,36%	1401	0,99%
Total	1.500.000.000,00	100,00%	142.030	100,00%

**SC Germany Auto 2016-2
Monthly Investor Report**

12. Insurances



Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017

<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	469.840.806,03	31,32%	44.365	31,24%
Yes	1.030.159.193,97	68,68%	97.665	68,76%
Total	1.500.000.000,00	100,00%	142.030	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	1.014.884.541,86	67,66%	101.388	71,38%
Yes	485.115.458,14	32,34%	40.642	28,62%
Total	1.500.000.000,00	100,00%	142.030	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	1.351.731.877,08	90,12%	128.550	90,51%
Yes	148.268.122,92	9,88%	13.480	9,49%
Total	1.500.000.000,00	100,00%	142.030	100,00%

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Monthly Investor Report**

13. Type of Contract



Reporting Date			10.02.2017		
Payment Date			13.02.2017		
Period No			7		
Monthly Period			Feb 2017		
Interest Period	from	13.01.2017	to	13.02.2017	= 31 days
Collection Period	from	01.01.2017	to	31.01.2017	

<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	936.191.028,44	62,41%	102.535	72,19%
Yes	563.808.971,56	37,59%	39.495	27,81%
- of which balloon rates	298.676.508,34	19,91%		
- of which regular installments	265.132.463,22	17,68%		
Total	1.500.000.000,00	100,00%	142.030	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	335.251,54	0,11%	50	0,13%
13:25	6.812.163,07	2,28%	888	2,25%
26:38	32.036.881,59	10,73%	4.245	10,75%
39:51	95.410.007,48	31,94%	12.023	30,44%
52:64	163.861.341,86	54,86%	22.276	56,40%
65:72	119.916,15	0,04%	8	0,02%
73:	100.946,65	0,03%	5	0,01%
Total	298.676.508,34	100,00%	39.495	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	14.110.778,83	4,72%	1.939	4,91%
13:25	42.159.987,44	14,12%	5.610	14,20%
26:38	89.557.837,77	29,98%	11.812	29,91%
39:51	138.173.118,58	46,26%	18.257	46,23%
52:64	14.656.831,07	4,91%	1.876	4,75%
73:	17.954,65	0,01%	1	0,00%
Total	298.676.508,34	100,00%	39.495	100,00%

**SC Germany Auto 2016-2
Monthly Investor Report**

14. Payment Methods



Reporting Date			10.02.2017			
Payment Date			13.02.2017			
Period No			7			
Monthly Period			Feb 2017			
Interest Period	from	13.01.2017	to	13.02.2017	=	31 days
Collection Period	from	01.01.2017	to	31.01.2017		

<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	1.493.716.935,58	99,58%	141.416	99,57%
Other	6.283.064,42	0,42%	614	0,43%
Total	1.500.000.000,00	100,00%	142.030	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	684.445.766,10	45,63%	65.265	45,95%
1st of month	815.554.233,90	54,37%	76.765	54,05%
Total	1.500.000.000,00	100,00%	142.030	100,00%

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Monthly Investor Report**

15. Downpayment



Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017

<i>Downpayment (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	564.508.617,69	37,63%	47.356	33,34%	0,00%
0: 999	55.843.408,49	3,72%	6.834	4,81%	5,34%
1000: 1999	122.516.728,47	8,17%	13.982	9,84%	10,93%
2000: 2999	138.620.248,73	9,24%	14.376	10,12%	16,41%
3000: 3999	116.766.180,94	7,78%	11.616	8,18%	21,22%
4000: 4999	89.944.547,99	6,00%	8.787	6,19%	25,67%
5000: 5999	105.119.356,56	7,01%	9.653	6,80%	28,40%
6000: 6999	59.186.847,40	3,95%	5.802	4,09%	33,58%
7000: 7999	48.294.472,87	3,22%	4.581	3,23%	36,31%
8000: 8999	39.733.739,33	2,65%	3.876	2,73%	39,54%
9000: 9999	21.653.630,29	1,44%	2.151	1,51%	42,69%
10000:10999	46.544.299,03	3,10%	4.164	2,93%	42,40%
11000:11999	14.696.323,12	0,98%	1.467	1,03%	47,56%
12000:12999	15.679.248,47	1,05%	1.550	1,09%	49,47%
13000:13999	10.026.424,72	0,67%	1.021	0,72%	51,85%
14000:14999	8.098.064,47	0,54%	832	0,59%	53,90%
15000:15999	12.877.167,44	0,86%	1.209	0,85%	53,10%
16000:16999	5.086.559,60	0,34%	518	0,36%	56,60%
17000:17999	3.995.029,34	0,27%	401	0,28%	57,89%
18000:18999	3.169.460,58	0,21%	339	0,24%	60,57%
19000:19999	1.958.774,39	0,13%	205	0,14%	60,99%
20000:20000	4.653.429,90	0,31%	364	0,26%	55,99%
20001:	11.027.440,18	0,74%	946	0,67%	64,25%
Total	1.500.000.000,00	100,00%	142.030	100,00%	21,16%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.374,39 €	5.062,26 €
Average Purchase Price	15.949,41 €	16.964,02 €
Minimum Downpayment		100,00 €
Maximum Downpayment		85.000,00 €
Downpayment in %	21,16%	29,84%

**SC Germany Auto 2016-2
Monthly Investor Report**

16. Customer Yield



Reporting Date			10.02.2017		
Payment Date			13.02.2017		
Period No			7		
Monthly Period			Feb 2017		
Interest Period	from	13.01.2017	to	13.02.2017	= 31 days
Collection Period	from	01.01.2017	to	31.01.2017	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	550.388,65	0,04%	42	0,03%
1: 1	116.970.989,62	7,80%	8.387	5,91%
2: 2	270.465.402,74	18,03%	21.113	14,87%
3: 3	600.307.723,50	40,02%	51.742	36,43%
4: 4	317.377.049,09	21,16%	33.224	23,39%
5: 5	121.513.523,59	8,10%	16.160	11,38%
6: 6	47.804.433,42	3,19%	7.180	5,06%
7: 7	15.122.896,70	1,01%	2.522	1,78%
8: 8	6.195.075,44	0,41%	1.021	0,72%
9: 9	2.855.203,84	0,19%	512	0,36%
10:10	669.821,53	0,04%	102	0,07%
11:11	167.491,88	0,01%	25	0,02%
Total	1.500.000.000,00	100,00%	142.030	100,00%

Statistics	in %
WA Interest	4,03%

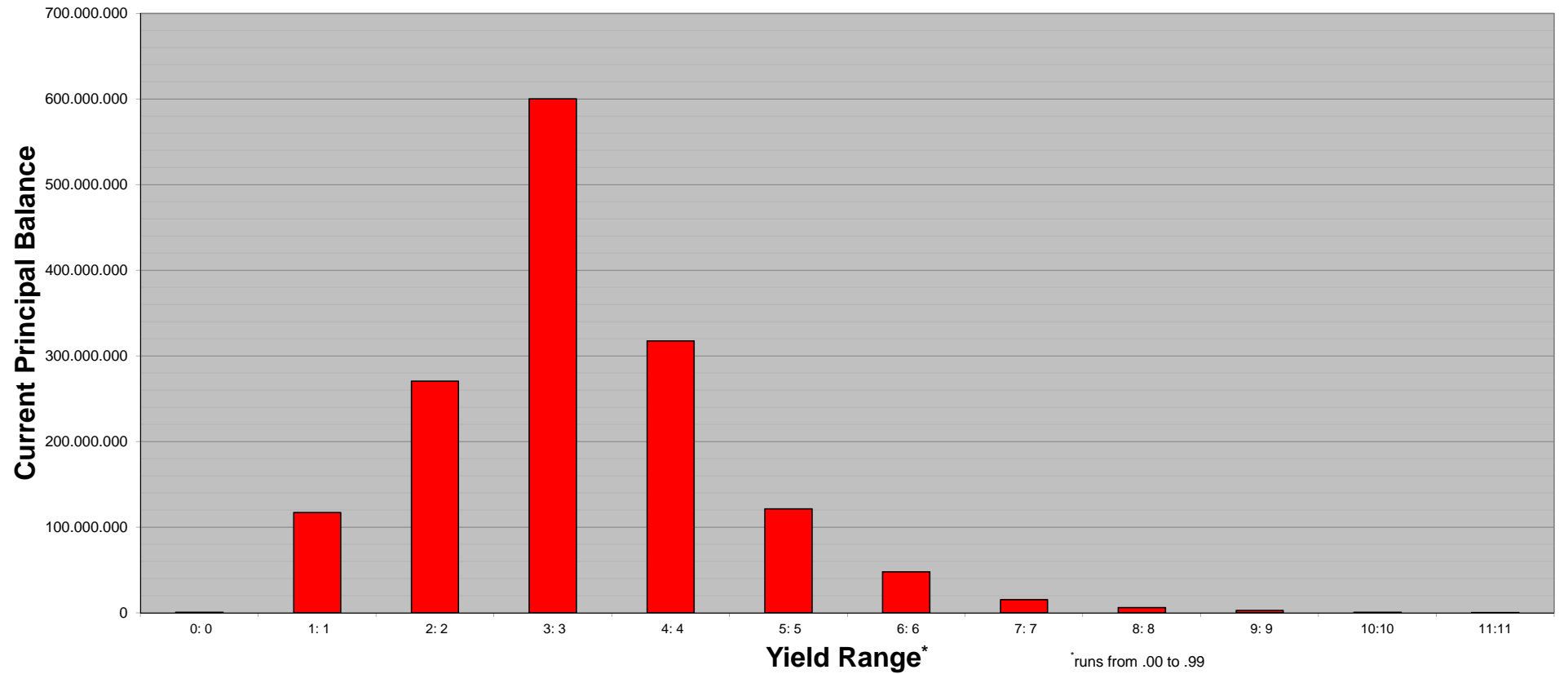
* runs from .00 to .99

**SC Germany Auto 2016-2
Monthly Investor Report**

16.1 Customer Yield (Graph)



Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017



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Monthly Investor Report**

17. Seasoning



Reporting Date	10.02.2017				
Payment Date	13.02.2017				
Period No	7				
Monthly Period	Feb 2017				
Interest Period	from	13.01.2017	to	13.02.2017	= 31 days
Collection Period	from	01.01.2017	to	31.01.2017	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	2.641.580,49	0,18%	182	0,13%
3: 5	35.142.247,41	2,34%	2.807	1,98%
6: 8	82.368.219,52	5,49%	6.670	4,70%
9:11	375.827.791,55	25,06%	32.058	22,57%
12:14	242.606.801,53	16,17%	21.309	15,00%
15:17	216.714.666,13	14,45%	19.925	14,03%
18:20	183.209.194,38	12,21%	17.972	12,65%
21:23	113.977.429,54	7,60%	11.853	8,35%
24:26	66.994.865,32	4,47%	7.032	4,95%
27:29	60.688.477,36	4,05%	6.646	4,68%
30:32	46.644.761,70	3,11%	5.276	3,71%
33:35	17.045.793,63	1,14%	2.042	1,44%
36:38	9.059.017,68	0,60%	1.065	0,75%
39:41	6.847.298,52	0,46%	766	0,54%
42:44	8.883.036,06	0,59%	1.200	0,84%
45:47	7.236.520,62	0,48%	1.142	0,80%
48:50	3.497.341,03	0,23%	498	0,35%
51:53	4.044.983,87	0,27%	546	0,38%
54:56	4.706.980,13	0,31%	748	0,53%
57:59	3.782.236,51	0,25%	685	0,48%
60:62	1.997.451,30	0,13%	366	0,26%
63:65	804.787,65	0,05%	145	0,10%
66:68	1.505.698,79	0,10%	271	0,19%
69:71	1.585.494,51	0,11%	303	0,21%
72:74	744.865,30	0,05%	154	0,11%
75:77	820.404,14	0,05%	192	0,14%
78:80	622.055,33	0,04%	177	0,12%
Total	1.500.000.000,00	100,00%	142.030	100,00%

Statistics

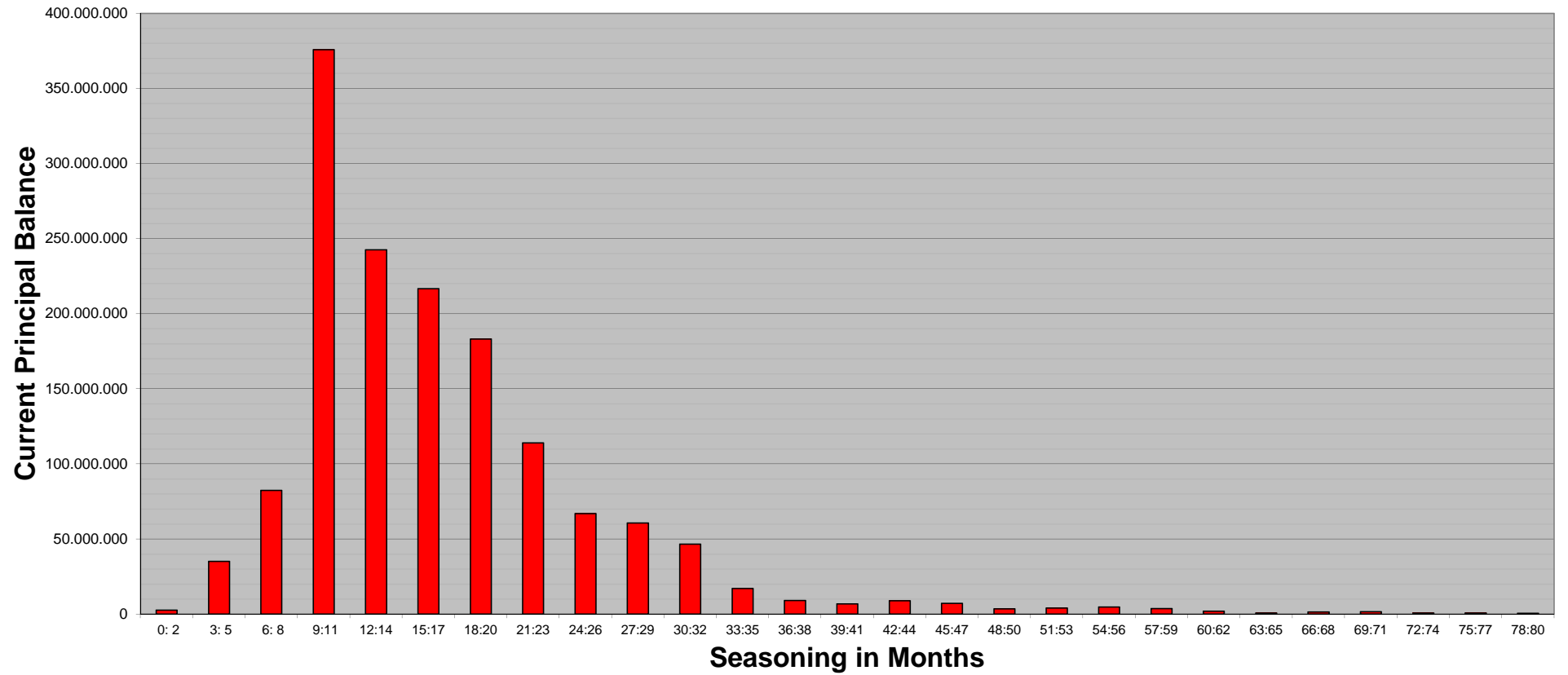
WA Seasoning	16,79
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**SC Germany Auto 2016-2
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017



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18. Remaining Term



Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017

<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	10.280.388,80	0,69%	4.870	3,43%
7: 13	24.591.607,61	1,64%	6.565	4,62%
14: 20	56.825.808,11	3,79%	10.757	7,57%
21: 27	97.318.599,40	6,49%	13.808	9,72%
28: 34	125.710.978,12	8,38%	14.381	10,13%
35: 41	201.048.513,50	13,40%	19.096	13,45%
42: 48	208.587.584,75	13,91%	17.481	12,31%
49: 55	243.908.046,91	16,26%	19.022	13,39%
56: 62	87.581.600,68	5,84%	7.276	5,12%
63: 69	105.573.224,66	7,04%	8.003	5,63%
70: 76	133.544.632,99	8,90%	8.901	6,27%
77: 83	101.213.562,50	6,75%	6.151	4,33%
84: 90	91.367.195,73	6,09%	5.096	3,59%
91: 97	9.546.148,33	0,64%	498	0,35%
98:104	2.707.564,92	0,18%	118	0,08%
105:107	194.542,99	0,01%	7	0,00%
Total	1.500.000.000,00	100,00%	142.030	100,00%

Statistics

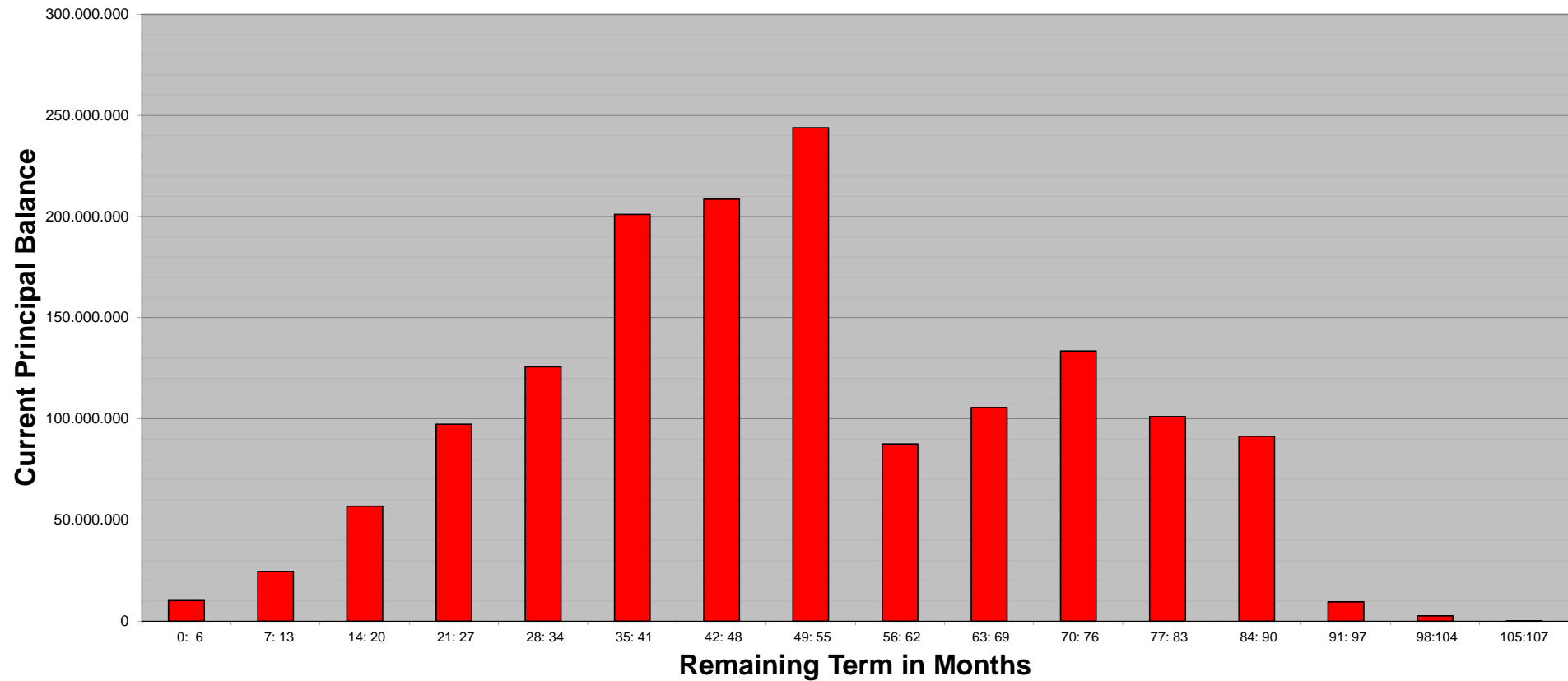
WA Remaining Term	50,76
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**SC Germany Auto 2016-2
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017



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19. Original Term



Reporting Date			10.02.2017			
Payment Date			13.02.2017			
Period No			7			
Monthly Period			Feb 2017			
Interest Period	from	13.01.2017	to	13.02.2017	=	31 days
Collection Period	from	01.01.2017	to	31.01.2017		

<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	787.084,83	0,05%	501	0,35%
13: 25	22.395.693,99	1,49%	7.404	5,21%
26: 38	102.509.740,82	6,83%	18.049	12,71%
39: 51	258.045.363,75	17,20%	27.648	19,47%
52: 64	503.613.196,98	33,57%	42.422	29,87%
65: 77	142.216.076,21	9,48%	13.469	9,48%
78: 90	131.758.259,67	8,78%	9.549	6,72%
91:103	328.482.232,92	21,90%	22.482	15,83%
104:104	17.008,88	0,00%	2	0,00%
105:	10.175.341,95	0,68%	504	0,35%
Total	1.500.000.000,00	100,00%	142.030	100,00%

Statistics

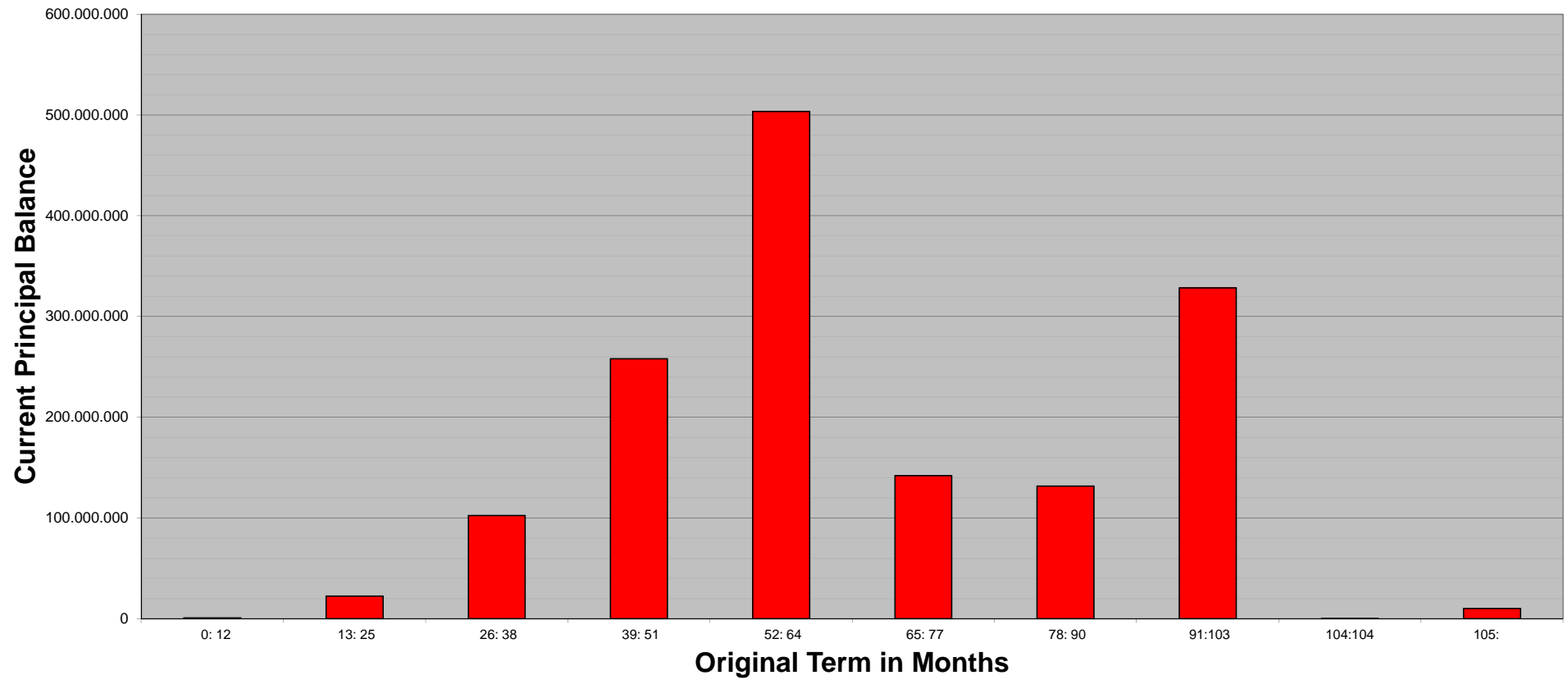
WA Original Term	67,55
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**SC Germany Auto 2016-2
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017



**SC Germany Auto 2016-2
Monthly Investor Report**

20. Manufacturer Brands



Reporting Date	10.02.2017				
Payment Date	13.02.2017				
Period No	7				
Monthly Period	Feb 2017				
Interest Period	from	13.01.2017	to	13.02.2017	= 31 days
Collection Period	from	01.01.2017	to	31.01.2017	

<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	154.697.800,40	10,31%	11.856	8,35%
2	145.595.589,24	9,71%	14.313	10,08%
3	141.897.693,41	9,46%	13.681	9,63%
4	138.983.684,57	9,27%	14.788	10,41%
5	117.021.902,47	7,80%	9.054	6,37%
6	108.219.278,18	7,21%	9.569	6,74%
7	71.230.754,93	4,75%	5.977	4,21%
8	60.340.747,71	4,02%	4.972	3,50%
9	58.911.079,13	3,93%	5.427	3,82%
10	57.500.593,96	3,83%	5.737	4,04%
11	50.430.814,40	3,36%	4.720	3,32%
12	39.879.365,24	2,66%	3.554	2,50%
13	39.107.332,83	2,61%	4.203	2,96%
14	34.744.249,41	2,32%	4.154	2,92%
15	31.190.996,15	2,08%	2.168	1,53%
	1.249.751.882,03	83,32%	114.173	80,39%

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

**SC Germany Auto 2016-2
Monthly Investor Report**

21. Priority of Payments + Transaction Costs



Reporting Date			10.02.2017		
Payment Date			13.02.2017		
Period No			7		
Monthly Period			Feb 2017		
Interest Period	from	13.01.2017	to	13.02.2017	= 31 days
Collection Period	from	01.01.2017	to	31.01.2017	

Priority of Payments

Available Distribution Amount		65.427.377,11 €
Senior Expenses	-	17.939,33 €
Interest Notes Class A	-	1.329.264,00 €
Interest Notes Class B	-	117.648,00 €
Replenishment	-	43.873.486,04 €
Payments to Purchase Shortfall Account	-	- €
Payments to Reserve Fund	-	15.000.000,00 €
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	-	37.161,25 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	5.051.878,49 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 17.939,33 €		
Interest accrued for the Period	- 1.446.912,00 €	- 1.329.264,00 €	- 117.648,00 €
Cumulative Interest accrued	- 9.335.076,00 €	- 8.576.064,00 €	- 759.012,00 €
Interest Payments	- 1.446.912,00 €	- 1.329.264,00 €	- 117.648,00 €
Cumulative Interest Payments	- 9.335.076,00 €	- 8.576.064,00 €	- 759.012,00 €
Interest accrued on Subordinated Loan for the	- 37.161,25 €		
Cumulative Interest accrued on Subordinated L	- 239.750,00 €		
Interest Payments on Subordinated Loan	- 37.161,25 €		
Cumulative Interest Payments on Subordinate	- 239.750,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

SC Germany Auto 2016-2 Monthly Investor Report

22. Retention



Santander Consumer Bank AG confirms its compliance to have continuously retained a net economic interest in the SC Germany Auto 2016-2 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 4,0%.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	1.499.999.950,68 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	1.499.999.995,99 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	1.500.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	15.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	15.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	15.000.000,00 €
Outstanding Balance of the Class B Notes as of the Offer Date:	60.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	60.000.000,00 €
Outstanding Balance of the Class B Notes of the end of the Monthly Period:	60.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	5,00%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	5,00%
Net Economic Interest Ratio as of the end of the Monthly Period:	5,00%

Reporting Date	10.02.2017
Payment Date	13.02.2017
Period No	7
Monthly Period	13.02.2017
Interest Period	from 13.01.2017 to 13.02.2017 = 31 days
Collection Period	from 01.01.2017 to 31.01.2017

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23. Issuer Information



Reporting Date		10.02.2017				
Payment Date		13.02.2017				
Period No		7				
Monthly Period		Feb 2017				
Interest Period	from	13.01.2017	to	13.02.2017	=	31 days
Collection Period	from	01.01.2017	to	31.01.2017		

Deal Name:

SC Germany Auto 2016-2

Issuer:

SC Germany Auto 2016-2 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

Capital Markets
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24. Santander Consumer Bank



Reporting Date	10.02.2017	
Payment Date	13.02.2017	
Period No	7	
Monthly Period	Feb 2017	
Interest Period	from 13.01.2017	to 13.02.2017 = 31 days
Collection Period	from 01.01.2017	to 31.01.2017

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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 31.01.2017, data source: Bloomberg