

SC Germany Auto 2016-2 Monthly Investor Report



SC Germany Auto 2016-2
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	10.03.2017				
Payment Date	13.03.2017				
Period No	8				
Monthly Period	Mrz 2017				
Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

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1. Portfolio Information



Reporting Date	10.03.2017				
Payment Date	13.03.2017				
Period No	8				
Monthly Period	Mrz 2017				
Interest Period from	13.02.2017	to	13.03.2017	=	28 days
Collection Period from	01.02.2017	to	28.02.2017		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	142.030	1.500.000.000,00 €	1.499.999.995,99 €
Scheduled Principal Payments		28.046.973,34 €	
Prepayment Principal		15.370.670,77 €	
Others		1.682.383,91 €	
Total Principal Collections		45.100.028,02 €	43.762.349,03 €
Total Interest Collections		6.643.030,76 €	6.647.662,98 €
Defaults		132.998,45 €	111.133,00 €
Replenishment Amount		45.233.024,08 €	43.873.486,04 €
End of Period	143.495	1.499.999.997,61 €	1.500.000.000,00 €
Purchase Shortfall Amount		2,39 €	0,00 €
Total Assets (End of Period)		1.500.000.000,00 €	1.500.000.000,00 €
Current Prepayment Rate (annualised)		11,6%	

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2. Reserve Accounts



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Interest Period from	13.02.2017	to	13.03.2017	=	28 days
Collection Period from	01.02.2017	to	28.02.2017		

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 8.504.895,00 €

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	10.03.2017				
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Period No	8				
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Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

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		2.634.879,56 €	55.722,58 €	232
1- 30 days past due previous period		2.660.486,20 €	82.071,30 €	229
1- 30 days past due current period	0,18%	2.759.816,84 €	68.825,14 €	254
3-MRA* 31- 60 days past due	0,08%			
31- 60 days past due period before previous period		1.166.442,94 €	59.273,15 €	92
31- 60 days past due previous period		1.244.854,56 €	47.234,48 €	100
31- 60 days past due current period	0,09%	1.292.911,03 €	55.083,44 €	115
3-MRA* 61-90 days past due	0,04%			
61- 90 days past due period before previous period		615.121,55 €	32.558,41 €	52
61- 90 days past due previous period		533.573,24 €	30.677,94 €	49
61- 90 days past due current period	0,04%	644.219,94 €	35.542,50 €	56
3-MRA* 91-120 days past due	0,02%			
91- 120 days past due period before previous period		352.928,39 €	23.942,90 €	23
91- 120 days past due previous period		293.928,04 €	20.358,23 €	23
91- 120 days past due current period	0,02%	245.324,66 €	18.455,55 €	27
3-MRA* 121-150 days past due	0,01%			
121- 150 days past due period before previous period		105.792,75 €	11.017,53 €	11
121- 150 days past due previous period		266.042,12 €	23.218,47 €	19
121- 150 days past due current period	0,01%	193.688,42 €	17.655,19 €	15
3-MRA* 151-180 days past due	0,01%			
151- 180 days past due period before previous period		127.523,43 €	44.424,50 €	8
151- 180 days past due previous period		190.422,36 €	4.821,53 €	16
151- 180 days past due current period	0,02%	290.502,29 €	95.608,65 €	15

* 3-MRA stands for three months rolling average

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4. Default Data



Reporting Date	10.03.2017				
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Collection Period	from	01.02.2017	to	28.02.2017	

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	132.998,45 €	
Current Period Recoveries	838,00 €	
Current Period Net Default	132.160,45 €	
New Number of Defaulted Contracts		14

Cumulative Default

Cumulative Gross Default	602.690,55 €	
Cumulative Recoveries	19.471,09 €	
Cumulative Net Default	583.219,46 €	
Total Number of Defaulted Contracts		61

3-MRA* /
current ratio

Ratio

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

0,10%

Annualised Loss Ratio period before previous period	0,13%
Annualised Loss Ratio previous period	0,08%
Annualised Loss Ratio current period	0,11%

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%	-	4,02%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	42,00%	38,02%	no
Remaining Term (applicable for Total Portfolio)	-	62,50	50,10	no
Loans with Original Term of more than 90 months (applicable for Total Portfolio)	-	30,00%	22,49%	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			1,92 €	
Previous period			4,01 €	
Current period			- €	
Principal Deficiency Event				no

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6. Outstanding Notes



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	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	66.743.896,78 €		
Replenishment	45.233.024,08 €		
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		1,072%	2,277%
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		1.200.672,00 €	106.260,00 €
Interest Payment		1.200.672,00 €	106.260,00 €
Interest Payment per Note		83,38 €	177,10 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		5,00%	1,00%
Current CE (incl. Excess Spread)		7,90%	3,90%
Current CE (excl. Excess Spread)		5,00%	1,00%

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7. Original Principal Balance



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Collection Period	from 01.02.2017	to 28.02.2017

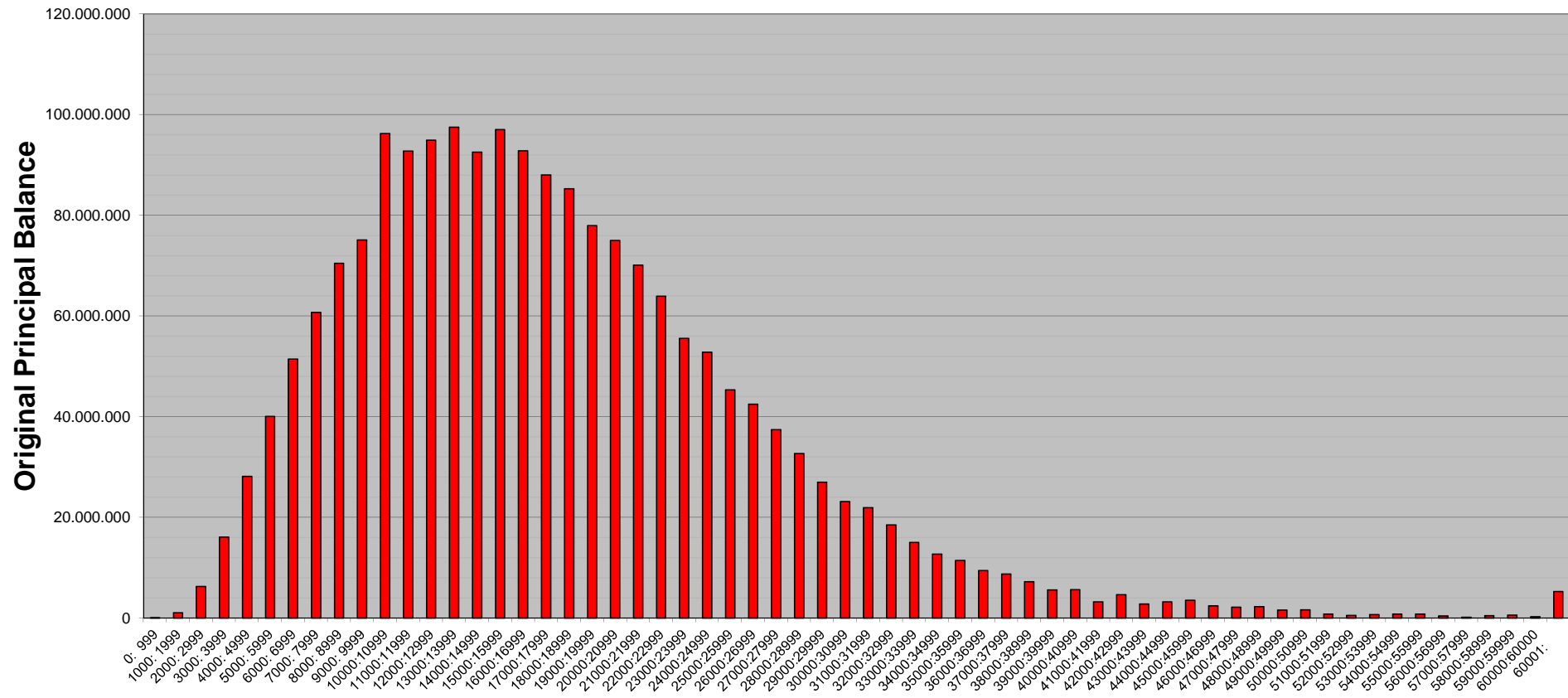
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 999	31.602,04	0,00%	40	0,03%
1000: 1999	1.063.544,79	0,05%	660	0,46%
2000: 2999	8.248.109,18	0,32%	2.461	1,72%
3000: 3999	18.077.372,76	0,83%	4.593	3,20%
4000: 4999	28.135.098,94	1,45%	6.251	4,36%
5000: 5999	40.075.880,05	2,06%	7.310	5,09%
6000: 6999	51.465.195,43	2,65%	7.912	5,51%
7000: 7999	60.713.765,45	3,12%	8.087	5,64%
8000: 8999	70.475.339,38	3,62%	8.291	5,78%
9000: 9999	75.129.276,26	3,86%	7.905	5,51%
10000:10999	96.245.243,85	4,95%	9.177	6,40%
11000:11999	92.775.147,43	4,77%	8.064	5,62%
12000:12999	94.929.384,80	4,88%	7.598	5,29%
13000:13999	97.507.444,91	5,02%	7.226	5,04%
14000:14999	92.545.083,72	4,76%	6.380	4,45%
15000:15999	97.016.584,04	4,99%	6.263	4,36%
16000:16999	92.836.152,52	4,77%	5.630	3,92%
17000:17999	88.015.203,60	4,53%	5.033	3,51%
18000:18999	85.300.756,62	4,39%	4.614	3,22%
19000:19999	77.938.733,18	4,01%	3.999	2,79%
20000:20999	75.023.298,60	3,86%	3.665	2,56%
21000:21999	70.110.795,28	3,61%	3.264	2,27%
22000:22999	63.916.339,85	3,29%	2.842	1,98%
23000:23999	55.550.074,00	2,86%	2.364	1,65%
24000:24999	52.798.991,25	2,72%	2.155	1,50%
25000:25999	45.330.524,98	2,33%	1.779	1,25%
26000:26999	42.459.538,88	2,18%	1.604	1,12%
27000:27999	37.416.326,64	1,92%	1.361	0,95%
28000:28999	32.665.728,56	1,68%	1.147	0,80%
29000:29999	26.979.287,40	1,39%	915	0,64%
30000:30999	23.120.913,36	1,19%	759	0,53%
31000:31999	21.912.929,31	1,13%	696	0,49%
32000:32999	18.500.299,73	0,95%	569	0,40%
33000:33999	15.008.358,99	0,77%	448	0,31%
34000:34999	12.693.633,85	0,65%	368	0,26%
35000:35999	11.420.675,98	0,59%	322	0,22%
36000:36999	9.416.860,72	0,48%	258	0,18%
37000:37999	8.766.725,92	0,45%	234	0,16%
38000:38999	7.236.430,82	0,37%	188	0,13%
39000:39999	5.598.141,49	0,29%	142	0,10%
40000:40999	5.657.023,65	0,29%	140	0,10%
41000:41999	3.197.497,48	0,16%	77	0,05%
42000:42999	4.631.651,23	0,24%	109	0,08%
43000:43999	2.782.540,30	0,14%	64	0,04%
44000:44999	3.204.457,89	0,16%	72	0,05%
45000:45999	3.546.598,52	0,18%	78	0,05%
46000:46999	2.419.428,16	0,12%	52	0,04%
47000:47999	2.186.292,85	0,11%	46	0,03%
48000:48999	2.280.743,37	0,12%	47	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	693.775,33	0,04%	13	0,01%
54000:54999	814.391,07	0,04%	15	0,01%
55000:55999	775.648,29	0,04%	14	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:	5.248.580,43	0,27%	73	0,05%
Total	1.944.260.231,24	100,00%	143.495	100,00%

Statistics	In EUR
Average Amount	13.549,32

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7.1 Original PB (Graph)

Reporting Date	10.03.2017	
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Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017



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8. Current Principal Balance



Reporting Date	10.03.2017	
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Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

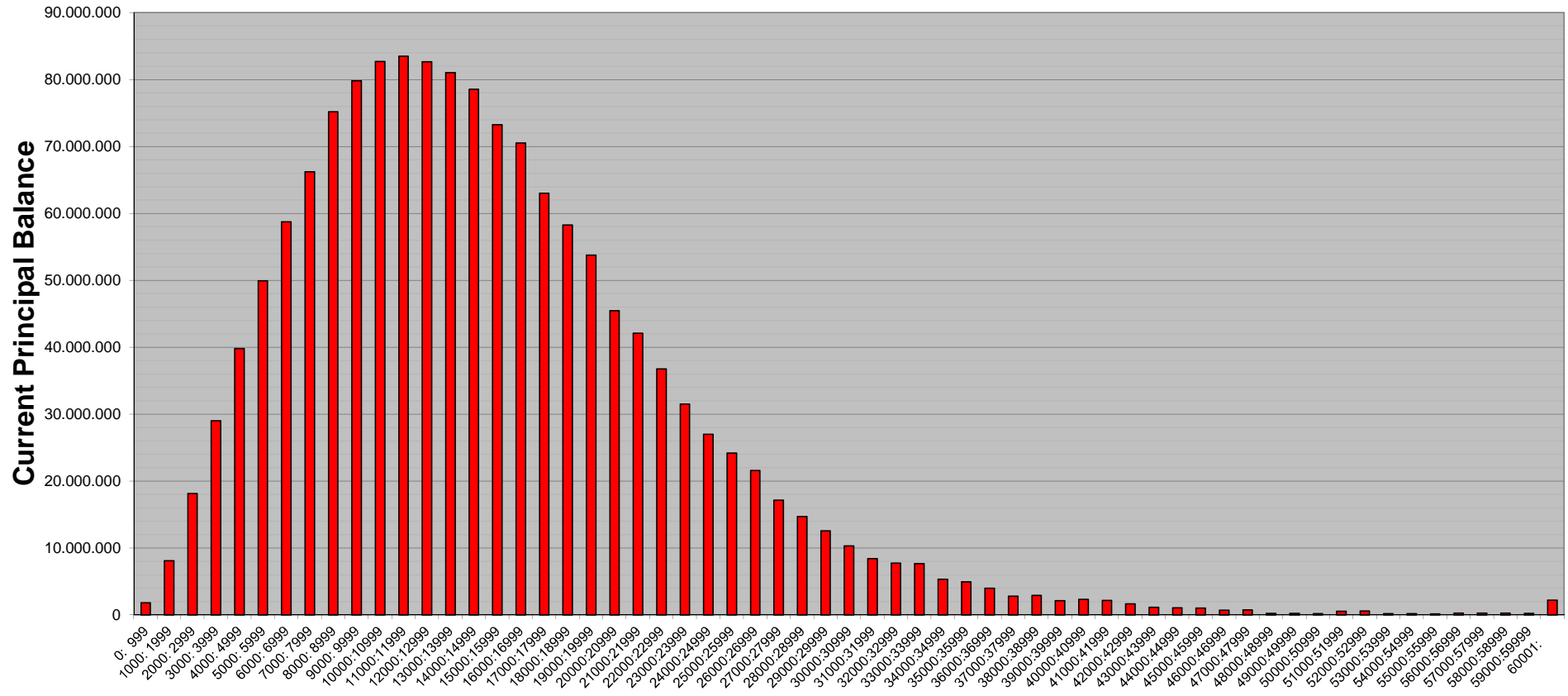
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0- 999	1.815.340,91	0,12%	4.346	3,03%
1000- 1999	8.104.636,03	0,54%	5.302	3,69%
2000- 2999	18.127.832,60	1,21%	7.214	5,03%
3000- 3999	29.024.930,06	1,93%	8.272	5,76%
4000- 4999	39.814.370,97	2,65%	8.834	6,16%
5000- 5999	49.934.204,50	3,33%	9.074	6,32%
6000- 6999	58.727.238,82	3,92%	9.033	6,29%
7000- 7999	66.224.916,65	4,41%	8.829	6,15%
8000- 8999	75.196.997,18	5,01%	8.854	6,17%
9000- 9999	79.808.340,83	5,32%	8.406	5,86%
10000-10999	82.687.895,91	5,51%	7.877	5,49%
11000-11999	83.487.936,18	5,57%	7.265	5,06%
12000-12999	82.679.019,93	5,51%	6.618	4,61%
13000-13999	81.055.206,58	5,40%	6.006	4,19%
14000-14999	78.567.223,60	5,24%	5.422	3,78%
15000-15999	73.239.496,26	4,88%	4.731	3,30%
16000-16999	70.535.449,21	4,70%	4.278	2,88%
17000-17999	63.014.802,82	4,20%	3.601	2,51%
18000-18999	58.268.545,42	3,88%	3.153	2,20%
19000-19999	53.746.014,07	3,58%	2.758	1,92%
20000-20999	45.447.460,32	3,03%	2.219	1,55%
21000-21999	42.106.349,72	2,81%	1.960	1,37%
22000-22999	36.751.817,10	2,45%	1.635	1,14%
23000-23999	31.490.697,57	2,10%	1.341	0,93%
24000-24999	27.009.313,61	1,80%	1.104	0,77%
25000-25999	24.193.594,47	1,61%	949	0,68%
26000-26999	21.593.852,25	1,44%	815	0,57%
27000-27999	17.149.637,02	1,14%	624	0,43%
28000-28999	14.700.809,32	0,98%	516	0,36%
29000-29999	12.581.976,26	0,84%	427	0,30%
30000-30999	10.326.806,48	0,69%	339	0,24%
31000-31999	8.432.747,55	0,56%	268	0,19%
32000-32999	7.729.017,49	0,52%	238	0,17%
33000-33999	7.667.908,05	0,51%	229	0,16%
34000-34999	5.344.287,99	0,36%	155	0,11%
35000-35999	4.935.189,98	0,33%	139	0,10%
36000-36999	4.011.922,63	0,27%	110	0,08%
37000-37999	2.809.274,64	0,19%	75	0,05%
38000-38999	2.925.154,79	0,20%	76	0,05%
39000-39999	2.131.225,78	0,14%	54	0,04%
40000-40999	2.349.954,88	0,16%	58	0,04%
41000-41999	2.154.832,97	0,14%	52	0,04%
42000-42999	1.656.475,33	0,11%	39	0,03%
43000-43999	1.130.852,83	0,08%	26	0,02%
44000-44999	1.066.696,46	0,07%	24	0,02%
45000-45999	1.044.669,37	0,07%	23	0,02%
46000-46999	696.110,20	0,05%	15	0,01%
47000-47999	759.987,05	0,05%	16	0,01%
48000-48999	243.175,27	0,02%	5	0,00%
49000-49999	247.983,84	0,02%	5	0,00%
50000-50999	202.706,11	0,01%	4	0,00%
51000-51999	566.904,02	0,04%	11	0,01%
52000-52999	577.251,30	0,04%	11	0,01%
53000-53999	213.687,53	0,01%	4	0,00%
54000-54999	217.346,48	0,01%	4	0,00%
55000-55999	166.183,74	0,01%	3	0,00%
56000-56999	282.590,59	0,02%	5	0,00%
57000-57999	287.192,26	0,02%	5	0,00%
58000-58999	292.251,75	0,02%	5	0,00%
59000-59999	238.860,38	0,02%	4	0,00%
60000!	2.205.053,70	0,15%	31	0,02%
Total	1.499.999.997,61	100,00%	143.495	100,00%

Statistics in EUR	
Average Amount	10.453,33

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8.1 Current PB (Graph)

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9. Borrower Concentration



Reporting Date	10.03.2017	
Payment Date	13.03.2017	
Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	92.739,79	0,0062%	1
2	91.522,65	0,0061%	1
3	85.960,38	0,0057%	1
4	85.256,39	0,0057%	1
5	81.023,50	0,0054%	1
6	80.162,17	0,0053%	1
7	80.150,77	0,0053%	1
8	78.222,55	0,0052%	1
9	78.069,84	0,0052%	1
10	77.483,99	0,0052%	1
11	74.490,81	0,0050%	1
12	74.416,38	0,0050%	1
13	73.071,27	0,0049%	1
14	71.635,05	0,0048%	1
15	69.553,62	0,0046%	1
16	69.259,18	0,0046%	1
17	67.967,05	0,0045%	2
18	67.424,78	0,0045%	1
19	66.920,48	0,0045%	1
20	65.620,16	0,0044%	1
21	64.804,60	0,0043%	1
22	64.266,31	0,0043%	2
23	63.997,92	0,0043%	2
24	63.358,03	0,0042%	1
25	63.311,27	0,0042%	1
	1.850.688,94	0,1234%	28

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

10. Geographical Distribution



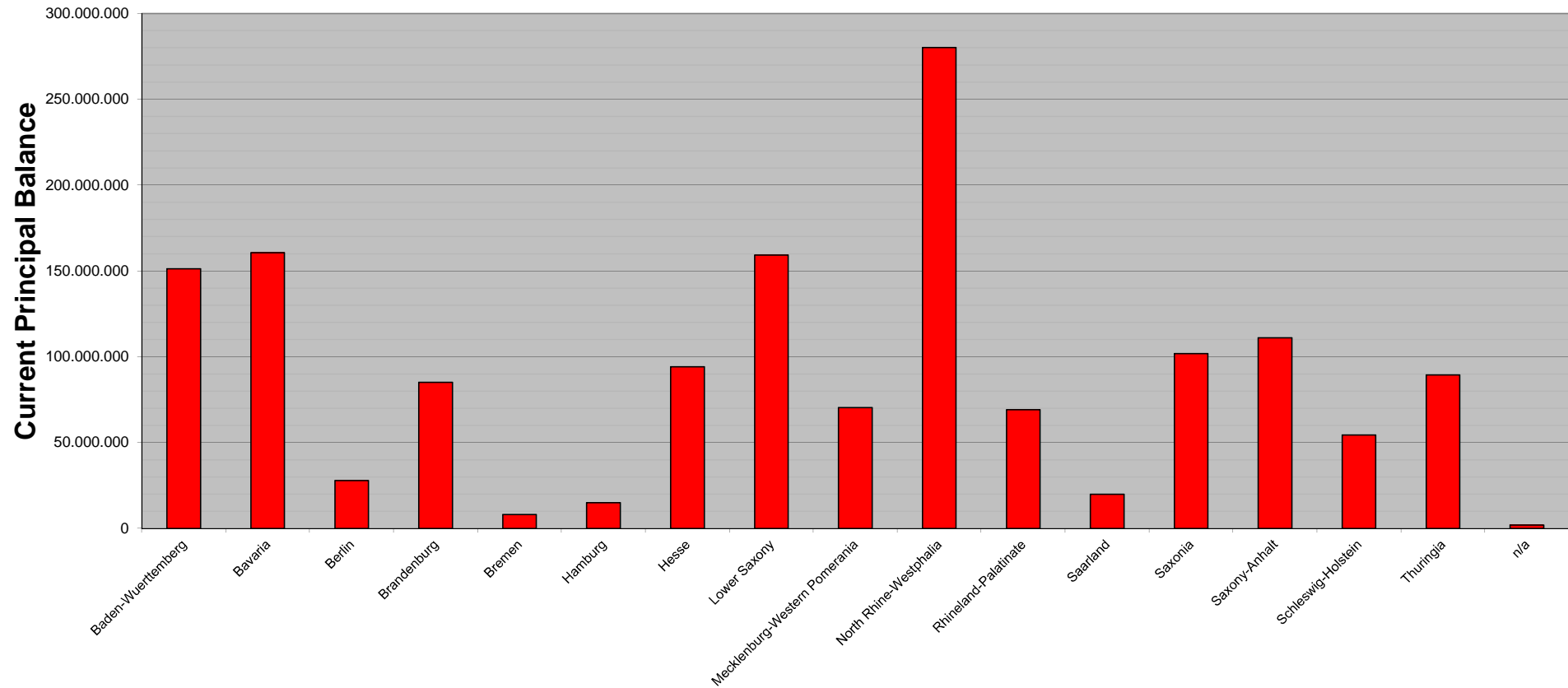
Reporting Date	10.03.2017	
Payment Date	13.03.2017	
Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	151.188.005,30	10,08%	14.012	9,76%
Bavaria	160.555.764,64	10,70%	14.678	10,23%
Berlin	27.938.254,33	1,86%	2.800	1,95%
Brandenburg	85.185.402,50	5,68%	8.331	5,81%
Bremen	8.179.984,84	0,55%	817	0,57%
Hamburg	15.060.151,34	1,00%	1.478	1,03%
Hesse	94.209.765,93	6,28%	8.870	6,18%
Lower Saxony	159.241.455,91	10,62%	15.285	10,65%
Mecklenburg-Western Pomerania	70.430.354,31	4,70%	6.922	4,82%
North Rhine-Westphalia	280.091.578,54	18,67%	26.880	18,73%
Rhineland-Palatinate	69.194.557,92	4,61%	6.413	4,47%
Saarland	19.872.347,35	1,32%	1.840	1,28%
Saxonia	101.914.346,75	6,79%	10.488	7,31%
Saxony-Anhalt	111.135.150,74	7,41%	10.668	7,43%
Schleswig-Holstein	54.374.344,70	3,62%	5.435	3,79%
Thuringia	89.403.697,71	5,96%	8.375	5,84%
n/a	2.024.834,80	0,13%	203	0,14%
Total	1.499.999.997,61	100,00%	143.495	100,00%

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

10.1 Geographical Distribution (Graph)

Reporting Date	10.03.2017	
Payment Date	13.03.2017	
Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017



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

11. Object/Vehicle Type



Reporting Date	10.03.2017	
Payment Date	13.03.2017	
Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

<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	412.808.091,08	27,52%	34.277	23,89%
New >90	126.936.546,96	8,46%	8.410	5,86%
New Vehicle	539.744.638,04	35,98%	42.687	29,75%
Used =<90	749.906.099,41	49,99%	86.101	60,00%
Used >90	210.349.260,16	14,02%	14.707	10,25%
Used Vehicle	960.255.359,57	64,02%	100.808	70,25%
Total	1.499.999.997,61	100,00%	143.495	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	1.456.410.489,30	97,09%	137.333	95,71%
Motorbike	23.250.239,30	1,55%	4.746	3,31%
Leisure	20.339.269,01	1,36%	1416	0,99%
Total	1.499.999.997,61	100,00%	143.495	100,00%

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

12. Insurances



Reporting Date	10.03.2017	
Payment Date	13.03.2017	
Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

<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	468.806.710,88	31,25%	44.696	31,15%
Yes	1.031.193.286,73	68,75%	98.799	68,85%
Total	1.499.999.997,61	100,00%	143.495	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	1.015.102.280,18	67,67%	102.387	71,35%
Yes	484.897.717,43	32,33%	41.108	28,65%
Total	1.499.999.997,61	100,00%	143.495	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	1.352.012.860,37	90,13%	129.889	90,52%
Yes	147.987.137,24	9,87%	13.606	9,48%
Total	1.499.999.997,61	100,00%	143.495	100,00%

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Monthly Investor Report**

13. Type of Contract



Reporting Date			10.03.2017		
Payment Date			13.03.2017		
Period No			8		
Monthly Period			Mrz 2017		
Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

<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	929.725.309,21	61,98%	103.228	71,94%
Yes	570.274.688,40	38,02%	40.267	28,06%
- of which balloon rates	304.623.555,88	20,31%		
- of which regular installments	265.651.132,52	17,71%		
Total	1.499.999.997,61	100,00%	143.495	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	288.961,71	0,09%	40	0,10%
13:25	6.592.257,93	2,16%	876	2,18%
26:38	32.563.511,00	10,69%	4.305	10,69%
39:51	97.407.075,03	31,98%	12.289	30,52%
52:64	167.550.887,41	55,00%	22.744	56,48%
65:72	119.916,15	0,04%	8	0,02%
73:	100.946,65	0,03%	5	0,01%
Total	304.623.555,88	100,00%	40.267	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	15.679.344,33	5,15%	2.151	5,34%
13:25	46.057.580,89	15,12%	6.095	15,14%
26:38	97.717.786,61	32,08%	12.794	31,77%
39:51	130.672.702,15	42,90%	17.369	43,13%
52:64	14.478.187,25	4,75%	1.857	4,61%
73:	17.954,65	0,01%	1	0,00%
Total	304.623.555,88	100,00%	40.267	100,00%

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

14. Payment Methods



Reporting Date			10.03.2017		
Payment Date			13.03.2017		
Period No			8		
Monthly Period			Mrz 2017		
Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

<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	1.493.190.782,70	99,55%	142.817	99,53%
Other	6.809.214,91	0,45%	678	0,47%
Total	1.499.999.997,61	100,00%	143.495	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	683.803.479,61	45,59%	65.894	45,92%
1st of month	816.196.518,00	54,41%	77.601	54,08%
Total	1.499.999.997,61	100,00%	143.495	100,00%

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Monthly Investor Report**

15. Downpayment



Reporting Date	10.03.2017	
Payment Date	13.03.2017	
Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017

<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	563.665.459,85	37,58%	47.816	33,32%	0,00%
0: 999	55.685.590,87	3,71%	6.893	4,80%	5,32%
1000: 1999	122.538.512,84	8,17%	14.100	9,83%	10,88%
2000: 2999	138.804.489,39	9,25%	14.534	10,13%	16,35%
3000: 3999	116.674.890,29	7,78%	11.752	8,19%	21,19%
4000: 4999	89.983.934,34	6,00%	8.881	6,19%	25,62%
5000: 5999	105.788.827,09	7,05%	9.777	6,81%	28,32%
6000: 6999	59.583.701,07	3,97%	5.905	4,12%	33,52%
7000: 7999	48.104.069,26	3,21%	4.618	3,22%	36,28%
8000: 8999	39.597.600,53	2,64%	3.896	2,72%	39,48%
9000: 9999	21.630.222,57	1,44%	2.173	1,51%	42,67%
10000:10999	46.735.450,50	3,12%	4.221	2,94%	42,27%
11000:11999	14.713.838,01	0,98%	1.476	1,03%	47,45%
12000:12999	15.548.427,76	1,04%	1.560	1,09%	49,51%
13000:13999	10.019.491,27	0,67%	1.022	0,71%	51,74%
14000:14999	8.146.717,15	0,54%	840	0,59%	53,61%
15000:15999	12.898.148,32	0,86%	1.217	0,85%	52,95%
16000:16999	5.083.547,60	0,34%	518	0,36%	56,40%
17000:17999	4.077.006,97	0,27%	410	0,29%	57,61%
18000:18999	3.184.659,94	0,21%	348	0,24%	60,53%
19000:19999	1.960.119,09	0,13%	205	0,14%	60,74%
20000:20000	4.639.464,42	0,31%	375	0,26%	56,09%
20001:	10.935.828,48	0,73%	958	0,67%	64,01%
Total	1.499.999.997,61	100,00%	143.495	100,00%	21,12%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.375,84 €	5.062,93 €
Average Purchase Price	15.985,10 €	17.007,48 €
Minimum Downpayment		100,00 €
Maximum Downpayment		85.000,00 €
Downpayment in %	21,12%	29,77%

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

16. Customer Yield



Reporting Date			10.03.2017		
Payment Date			13.03.2017		
Period No			8		
Monthly Period			Mrz 2017		
Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	542.121,95	0,04%	42	0,03%
1: 1	117.807.872,57	7,85%	8.541	5,95%
2: 2	274.016.336,40	18,27%	21.585	15,04%
3: 3	601.735.237,00	40,12%	52.480	36,57%
4: 4	315.424.618,20	21,03%	33.390	23,27%
5: 5	119.438.917,80	7,96%	16.163	11,26%
6: 6	46.749.385,28	3,12%	7.151	4,98%
7: 7	14.552.735,70	0,97%	2.493	1,74%
8: 8	6.169.735,22	0,41%	1.024	0,71%
9: 9	2.766.574,81	0,18%	503	0,35%
10:10	632.707,95	0,04%	98	0,07%
11:11	163.754,73	0,01%	25	0,02%
Total	1.499.999.997,61	100,00%	143.495	100,00%

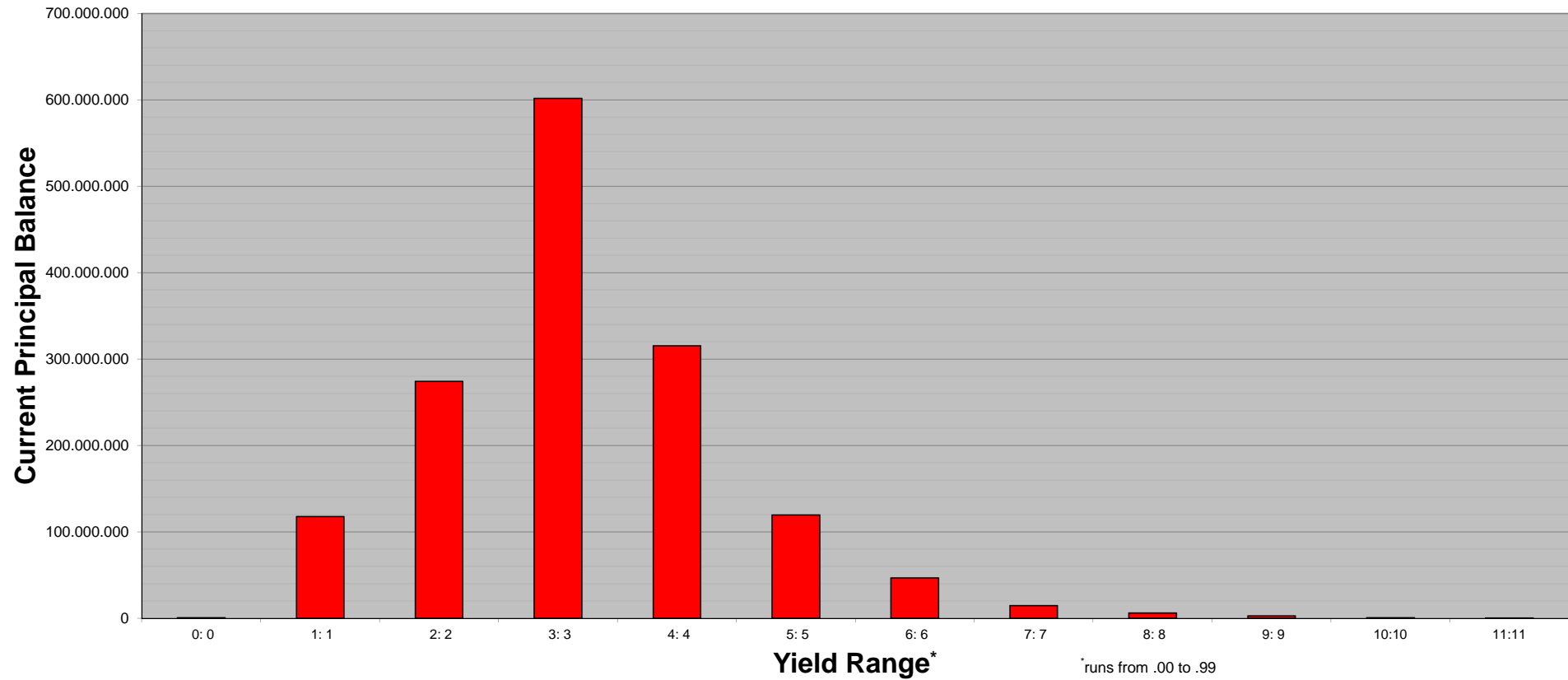
Statistics	in %
WA Interest	4,02%

* runs from .00 to .99

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

16.1 Customer Yield (Graph)

Reporting Date	10.03.2017	
Payment Date	13.03.2017	
Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017



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

17. Seasoning



Reporting Date	10.03.2017				
Payment Date	13.03.2017				
Period No	8				
Monthly Period	Mrz 2017				
Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	2.397.824,39	0,16%	174	0,12%
3: 5	33.360.235,75	2,22%	2.559	1,78%
6: 8	78.778.658,98	5,25%	6.423	4,48%
9:11	274.562.879,93	18,30%	23.370	16,29%
12:14	309.939.602,81	20,66%	27.415	19,11%
15:17	199.588.492,64	13,31%	18.242	12,71%
18:20	200.837.989,59	13,39%	19.714	13,74%
21:23	122.921.207,69	8,19%	12.811	8,93%
24:26	83.768.659,27	5,58%	8.880	6,19%
27:29	58.892.706,32	3,93%	6.343	4,42%
30:32	56.795.324,46	3,79%	6.591	4,59%
33:35	19.206.373,32	1,28%	2.278	1,59%
36:38	11.812.340,89	0,79%	1.428	1,00%
39:41	6.442.552,56	0,43%	728	0,51%
42:44	7.560.000,21	0,50%	1.001	0,70%
45:47	8.786.717,96	0,59%	1.327	0,92%
48:50	3.992.062,93	0,27%	592	0,41%
51:53	3.490.335,06	0,23%	486	0,34%
54:56	4.104.502,01	0,27%	646	0,45%
57:59	4.176.122,82	0,28%	731	0,51%
60:62	2.344.410,73	0,16%	450	0,31%
63:65	948.715,72	0,06%	166	0,12%
66:68	1.120.426,55	0,07%	211	0,15%
69:71	1.552.368,25	0,10%	306	0,21%
72:74	1.084.892,52	0,07%	219	0,15%
75:77	701.689,57	0,05%	162	0,11%
78:80	703.359,31	0,05%	201	0,14%
81:	129.545,37	0,01%	41	0,03%
Total	1.499.999.997,61	100,00%	143.495	100,00%

Statistics

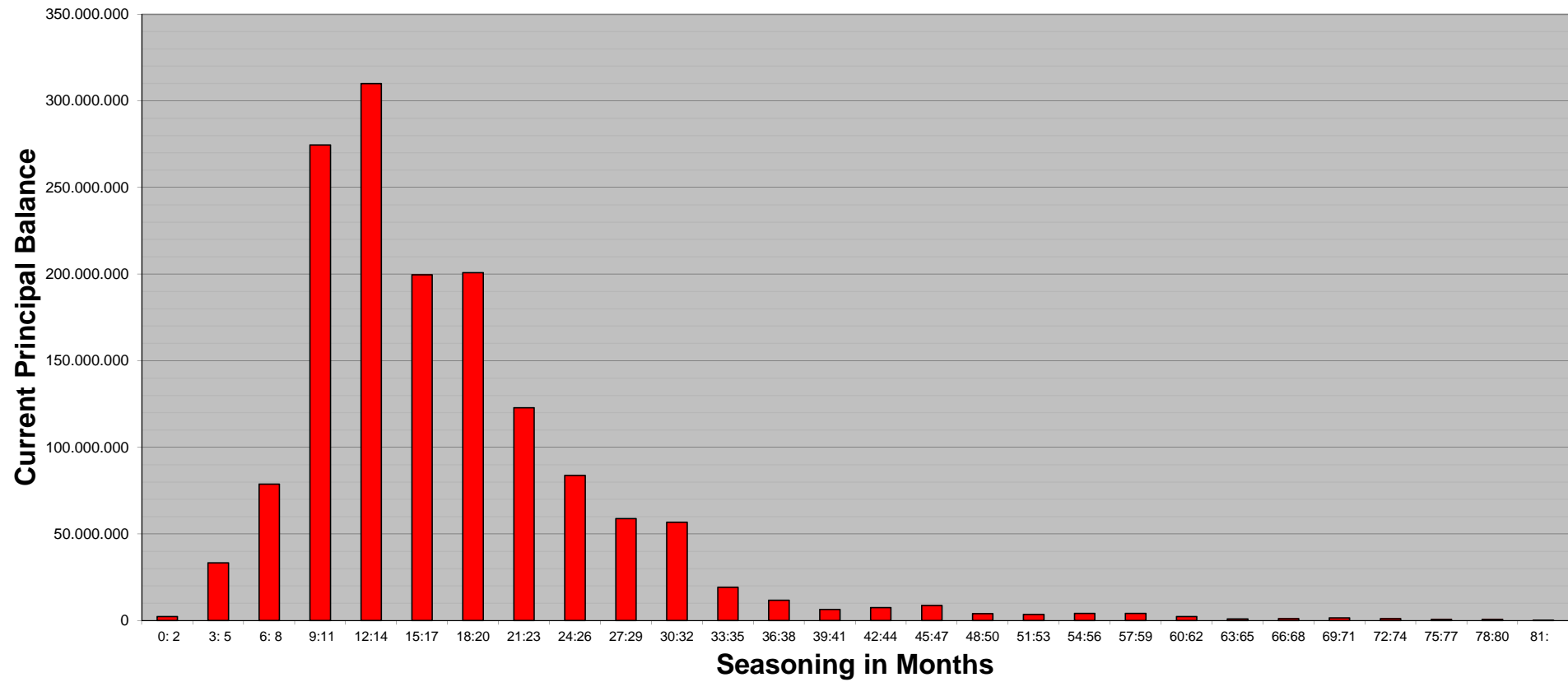
WA Seasoning	17,48
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**SC Germany Auto 2016-2
Monthly Investor Report**

17.1 Seasoning (Graph)



Reporting Date	10.03.2017	
Payment Date	13.03.2017	
Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017



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18. Remaining Term



Reporting Date			10.03.2017			
Payment Date			13.03.2017			
Period No			8			
Monthly Period			Mrz 2017			
Interest Period	from	13.02.2017	to	13.03.2017	=	28 days
Collection Period	from	01.02.2017	to	28.02.2017		

<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	11.102.735,21	0,74%	5.344	3,72%
7: 13	26.589.070,76	1,77%	7.065	4,92%
14: 20	58.207.789,30	3,88%	10.806	7,53%
21: 27	98.157.176,78	6,54%	14.041	9,79%
28: 34	129.365.481,92	8,62%	14.743	10,27%
35: 41	211.561.366,59	14,10%	20.039	13,96%
42: 48	237.740.504,97	15,85%	19.612	13,67%
49: 55	204.221.196,64	13,61%	16.203	11,29%
56: 62	93.659.288,30	6,24%	7.805	5,44%
63: 69	102.138.230,81	6,81%	7.669	5,34%
70: 76	134.947.952,47	9,00%	8.991	6,27%
77: 83	101.005.928,98	6,73%	6.113	4,26%
84: 90	79.424.954,43	5,29%	4.482	3,12%
91: 97	9.716.324,22	0,65%	486	0,34%
98:104	1.933.746,42	0,13%	87	0,06%
105:107	228.249,81	0,02%	9	0,01%
Total	1.499.999.997,61	100,00%	143.495	100,00%

Statistics

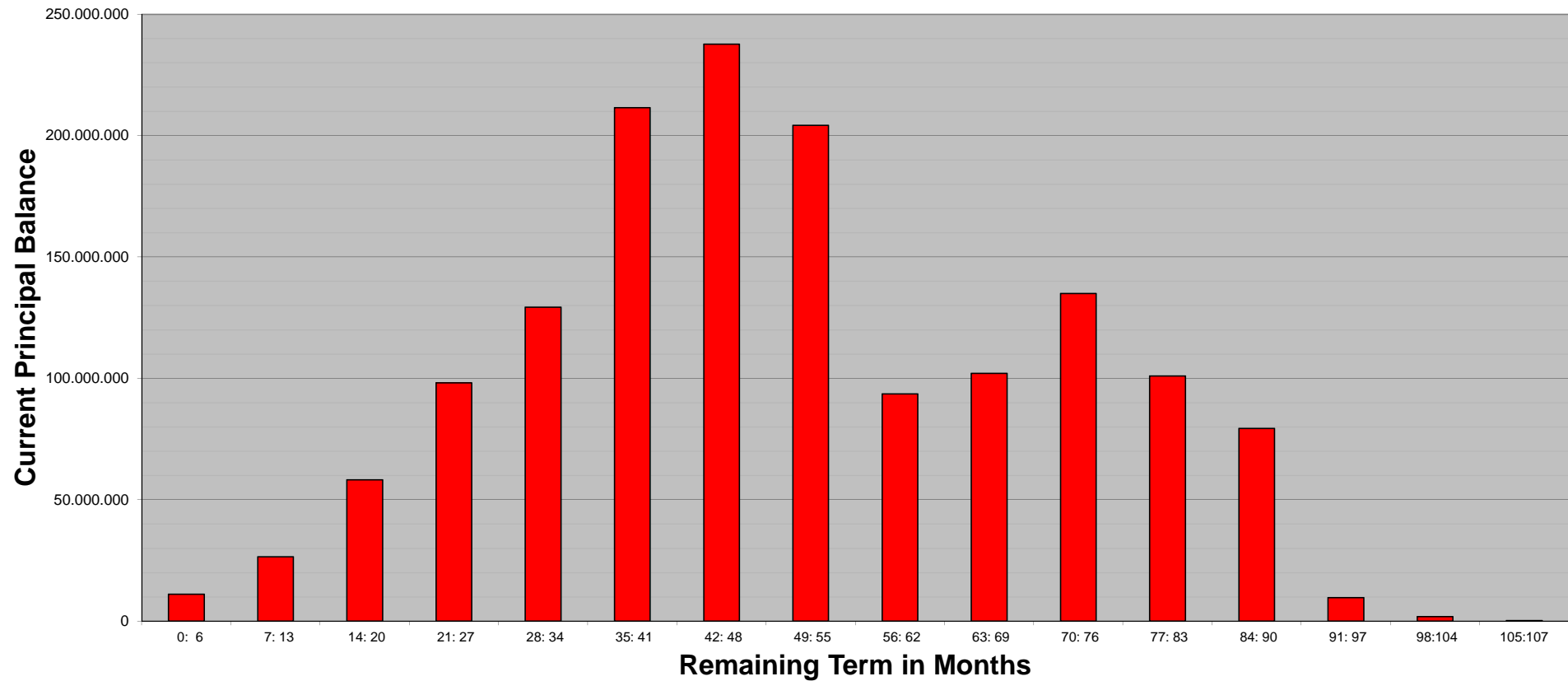
WA Remaining Term	50,10
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**SC Germany Auto 2016-2
Monthly Investor Report**

18.1 Remaining Term (Graph)



Reporting Date	10.03.2017	
Payment Date	13.03.2017	
Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017



**SC Germany Auto 2016-2
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19. Original Term



Reporting Date			10.03.2017			
Payment Date			13.03.2017			
Period No			8			
Monthly Period			Mrz 2017			
Interest Period	from	13.02.2017	to	13.03.2017	=	28 days
Collection Period	from	01.02.2017	to	28.02.2017		

<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	703.263,29	0,05%	444	0,31%
13: 25	20.986.858,07	1,40%	7.286	5,08%
26: 38	100.945.773,43	6,73%	18.183	12,67%
39: 51	258.772.374,88	17,25%	28.082	19,57%
52: 64	507.260.888,98	33,82%	43.078	30,02%
65: 77	142.073.929,73	9,47%	13.625	9,50%
78: 90	131.971.102,11	8,80%	9.680	6,75%
91:103	326.984.085,02	21,80%	22.600	15,75%
104:104	22.904,75	0,00%	3	0,00%
105:	10.278.817,35	0,69%	514	0,36%
Total	1.499.999.997,61	100,00%	143.495	100,00%

Statistics

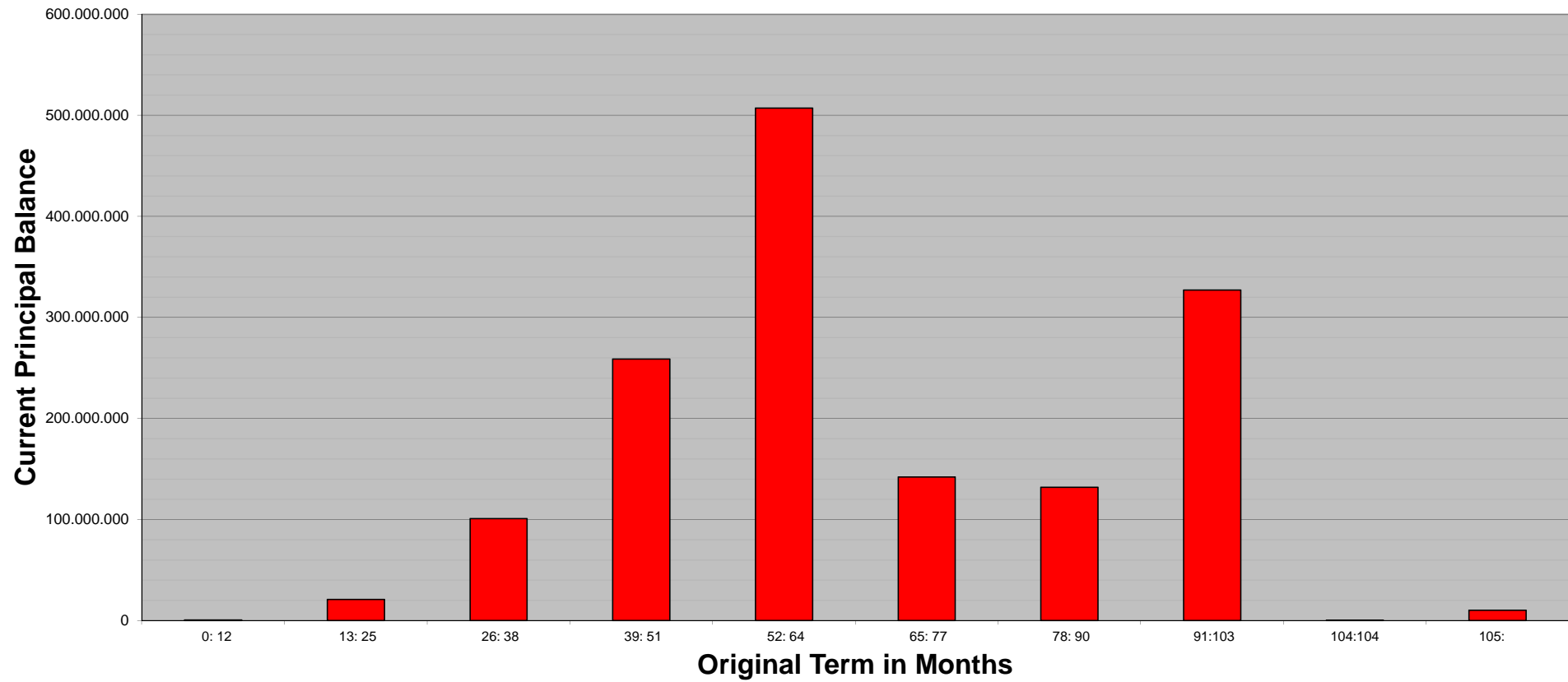
WA Original Term	67,58
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**SC Germany Auto 2016-2
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date	10.03.2017	
Payment Date	13.03.2017	
Period No	8	
Monthly Period	Mrz 2017	
Interest Period	from 13.02.2017	to 13.03.2017 = 28 days
Collection Period	from 01.02.2017	to 28.02.2017



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

20. Manufacturer Brands



Reporting Date	10.03.2017			
Payment Date	13.03.2017			
Period No	8			
Monthly Period	Mrz 2017			
Interest Period	from	13.02.2017	to	13.03.2017
Collection Period	from	01.02.2017	to	28.02.2017
			=	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	156.082.227,47	10,41%	12.062	8,41%
2	145.655.303,60	9,71%	14.441	10,06%
3	141.721.506,77	9,45%	13.810	9,62%
4	138.564.688,21	9,24%	14.907	10,39%
5	117.704.294,76	7,85%	9.153	6,38%
6	108.782.482,41	7,25%	9.714	6,77%
7	70.638.629,35	4,71%	6.029	4,20%
8	59.997.312,16	4,00%	5.003	3,49%
9	58.861.924,25	3,92%	5.482	3,82%
10	57.550.363,45	3,84%	5.792	4,04%
11	50.380.650,24	3,36%	4.780	3,33%
12	39.871.032,59	2,66%	3.594	2,50%
13	38.756.819,37	2,58%	4.232	2,95%
14	34.349.205,16	2,29%	4.153	2,89%
15	31.266.769,07	2,08%	2.202	1,53%
	1.250.183.208,86	83,35%	115.354	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

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21. Priority of Payments + Transaction Costs



Reporting Date		10.03.2017			
Payment Date		13.03.2017			
Period No		8			
Monthly Period		Mrz 2017			
Interest Period	from	13.02.2017	to	13.03.2017	= 28 days
Collection Period	from	01.02.2017	to	28.02.2017	

Priority of Payments

Available Distribution Amount		66.743.896,78 €
Senior Expenses	-	6.722,97 €
Interest Notes Class A	-	1.200.672,00 €
Interest Notes Class B	-	106.260,00 €
Replenishment	-	45.233.024,08 €
Payments to Purchase Shortfall Account	-	2,39 €
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	-	33.565,00 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	5.163.650,34 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 6.722,97 €		
Interest accrued for the Period	- 1.306.932,00 €	- 1.200.672,00 €	- 106.260,00 €
Cumulative Interest accrued	- 10.642.008,00 €	- 9.776.736,00 €	- 865.272,00 €
Interest Payments	- 1.306.932,00 €	- 1.200.672,00 €	- 106.260,00 €
Cumulative Interest Payments	- 10.642.008,00 €	- 9.776.736,00 €	- 865.272,00 €
Interest accrued on Subordinated Loan for the	- 33.565,00 €		
Cumulative Interest accrued on Subordinated L	- 273.315,00 €		
Interest Payments on Subordinated Loan	- 33.565,00 €		
Cumulative Interest Payments on Subordinate	- 273.315,00 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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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:	1.500.000.000,00 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	1.499.999.997,61 €
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	10.03.2017				
Payment Date	13.03.2017				
Period No	8				
Monthly Period	13.03.2017				
Interest Period	from 13.02.2017	to	13.03.2017	=	28 days
Collection Period	from 01.02.2017	to	28.02.2017		

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23. Issuer Information



Reporting Date		10.03.2017				
Payment Date		13.03.2017				
Period No		8				
Monthly Period		Mrz 2017				
Interest Period	from	13.02.2017	to	13.03.2017	=	28 days
Collection Period	from	01.02.2017	to	28.02.2017		

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

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24. Santander Consumer Bank



Reporting Date			10.03.2017			
Payment Date			13.03.2017			
Period No			8			
Monthly Period			Mrz 2017			
Interest Period	from	13.02.2017	to	13.03.2017	=	28 days
Collection Period	from	01.02.2017	to	28.02.2017		

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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	POS	A	R-1L	STABLE
Santander Consumer Finance S.A.	A3	P-2	STABLE	A-	F2	STABLE	BBB+	A-2	STABLE	-	-	-

Ratings as of 28.02.2017, data source: Bloomberg