

SC Germany Auto 2016-2 Monthly Investor Report



 Santander

SC Germany Auto 2016-2
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	08.06.2018				
Payment Date	13.06.2018				
Period No	23				
Monthly Period	Jun 2018				
Interest Period	from	14.05.2018	to	13.06.2018	= 30 days
Collection Period	from	01.05.2018	to	31.05.2018	

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1. Portfolio Information



Reporting Date	08.06.2018				
Payment Date	13.06.2018				
Period No	23				
Monthly Period	Jun 2018				
Interest Period from	14.05.2018	to	13.06.2018	=	30 days
Collection Period from	01.05.2018	to	31.05.2018		

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
Outstanding Receivables			
Beginning of Period	156.092	1.499.999.988,57 €	1.499.999.994,06 €
Scheduled Principal Payments		32.370.147,60 €	
Prepayment Principal		18.886.609,10 €	
Others		1.472.454,34 €	
Total Principal Collections		52.729.211,04 €	51.236.044,05 €
Total Interest Collections		6.391.977,17 €	6.352.931,71 €
Defaults		298.222,62 €	249.908,84 €
Replenishment Amount		53.027.423,26 €	51.485.947,40 €
End of Period	156.245	1.499.999.978,17 €	1.499.999.988,57 €
Purchase Shortfall Amount		21,83 €	11,43 €
Total Assets (End of Period)		1.500.000.000,00 €	1.500.000.000,00 €
Current Prepayment Rate (annualised)		14,1%	

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2. Reserve Accounts



Reporting Date	08.06.2018				
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Monthly Period	Jun 2018				
Interest Period from	14.05.2018	to	13.06.2018	=	30 days
Collection Period from	01.05.2018	to	31.05.2018		

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 4.512.056,11 €

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	08.06.2018				
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Interest Period	from	14.05.2018	to	13.06.2018	= 30 days
Collection Period	from	01.05.2018	to	31.05.2018	

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	0,19%			
1- 30 days past due period before previous period		2.181.908,81 €	99.032,96 €	197
1- 30 days past due previous period		3.076.978,42 €	212.001,09 €	279
1- 30 days past due current period	0,21%	3.145.247,84 €	105.367,62 €	305
3-MRA* 31- 60 days past due	0,16%			
31- 60 days past due period before previous period		2.846.530,03 €	111.434,98 €	257
31- 60 days past due previous period		2.051.564,39 €	92.849,40 €	196
31- 60 days past due current period	0,15%	2.272.080,54 €	90.125,98 €	216
3-MRA* 61-90 days past due	0,07%			
61- 90 days past due period before previous period		864.434,06 €	49.564,69 €	79
61- 90 days past due previous period		1.165.567,10 €	63.226,56 €	98
61- 90 days past due current period	0,06%	923.313,77 €	77.751,29 €	81
3-MRA* 91-120 days past due	0,04%			
91- 120 days past due period before previous period		666.285,71 €	66.448,79 €	63
91- 120 days past due previous period		587.027,39 €	46.445,40 €	53
91- 120 days past due current period	0,05%	704.155,76 €	51.297,75 €	58
3-MRA* 121-150 days past due	0,02%			
121- 150 days past due period before previous period		361.123,99 €	34.153,56 €	34
121- 150 days past due previous period		364.705,53 €	50.565,25 €	37
121- 150 days past due current period	0,02%	304.688,42 €	31.019,52 €	28
3-MRA* 151-180 days past due	0,04%			
151- 180 days past due period before previous period		608.649,14 €	85.321,36 €	44
151- 180 days past due previous period		516.951,04 €	73.667,58 €	45
151- 180 days past due current period	0,04%	553.308,75 €	78.222,61 €	45

* 3-MRA stands for three months rolling average

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4. Default Data



Reporting Date	08.06.2018				
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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	298.222,62 €	
Current Period Recoveries	20.964,87 €	
Current Period Net Default	277.257,75 €	
New Number of Defaulted Contracts		44

Cumulative Default

Cumulative Gross Default	4.210.587,77 €	
Cumulative Recoveries	310.372,62 €	
Cumulative Net Default	3.900.215,15 €	
Total Number of Defaulted Contracts		513

**3-MRA* /
current ratio** **Ratio**

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

	0,22%	
Annualised Loss Ratio period before previous period		0,26%
Annualised Loss Ratio previous period		0,17%
Annualised Loss Ratio current period	0,22%	0,22%

Principal Deficiency

		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%	-	3,85%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	42,00%	38,67%	no
Remaining Term (applicable for Total Portfolio)	-	62,50	44,52	no
Loans with Original Term of more than 90 months (applicable for Total Portfolio)	-	30,00%	23,96%	no
Early Amortisation Events		Maximum-Trigger	Current Value	Trigger Breach
Cumulative Loss Ratio				
- prior to or on 30 June 2017		0,75%	-	-
- prior to or on 30 June 2018		1,20%	0,16%	no
- prior to or on 30 June 2019		1,80%	0,16%	no
- prior to or on 30 June 2020		2,25%	0,16%	no
Purchase Shortfall Event				no
Period before previous period			5,27 €	
Previous period			5,94 €	
Current period			11,43 €	
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	74.142.164,51 €		
Replenishment	53.027.423,26 €		
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	30		
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		1.286.352,00 €	113.850,00 €
Interest Payment		1.286.352,00 €	113.850,00 €
Interest Payment per Note		89,33 €	189,75 €
3. Credit Enhancements			
Initial total CE (Subordination, Reserve)		5,00%	1,00%
Current CE (incl. Excess Spread)		7,73%	3,73%
Current CE (excl. Excess Spread)		5,00%	1,00%

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7. Original Principal Balance



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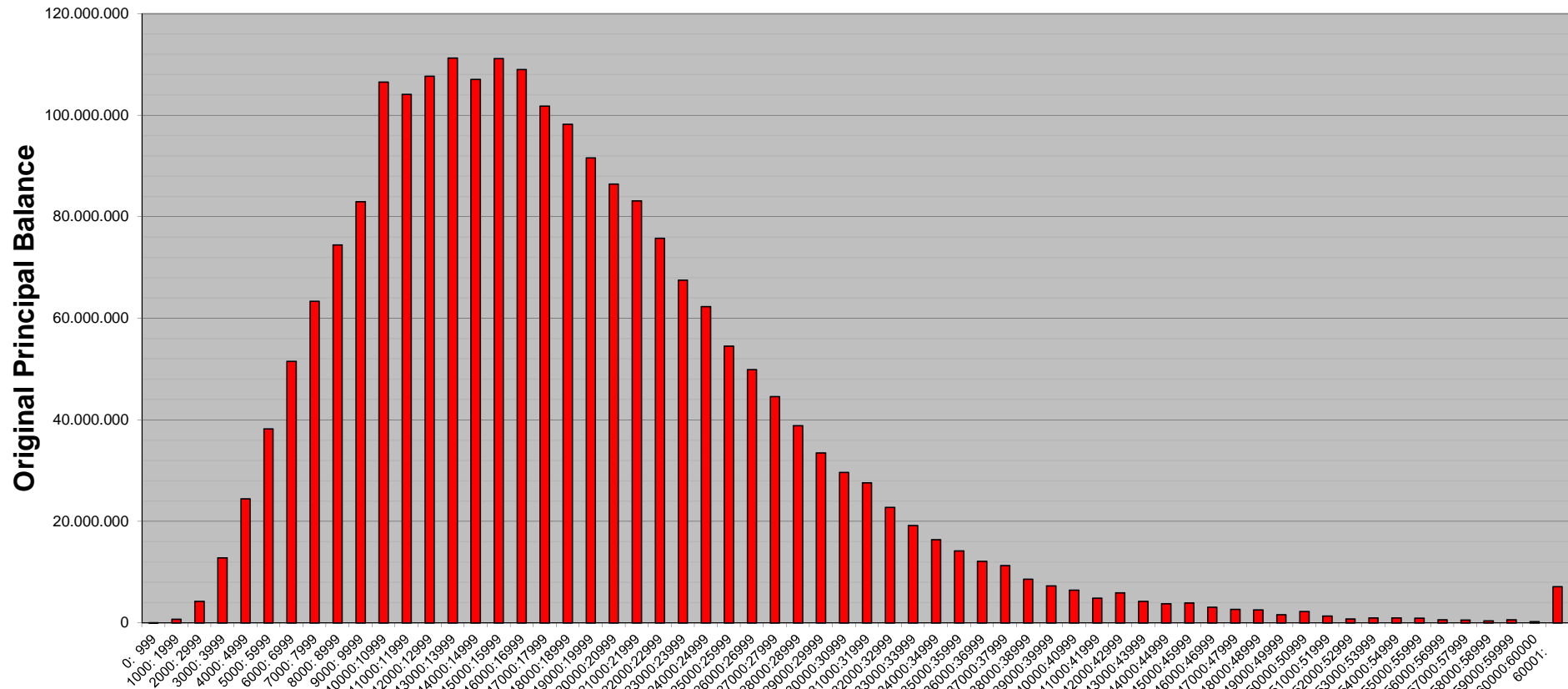
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0- 999	21.558,58	0,00%	26	0,02%
1000- 1999	718.528,09	0,03%	440	0,28%
2000- 2999	4.267.942,43	0,19%	1.861	1,06%
3000- 3999	12.817.595,34	0,58%	3.650	2,34%
4000- 4999	24.414.458,15	1,10%	5.420	3,47%
5000- 5999	38.200.317,85	1,72%	6.952	4,45%
6000- 6999	51.520.744,39	2,32%	7.909	5,06%
7000- 7999	63.325.269,76	2,85%	8.427	5,39%
8000- 8999	74.434.211,88	3,35%	8.751	5,60%
9000- 9999	82.989.646,50	3,73%	8.732	5,59%
10000-10999	106.525.563,33	4,79%	10.151	6,50%
11000-11999	104.121.151,10	4,69%	9.050	5,79%
12000-12999	107.651.947,36	4,84%	8.614	5,51%
13000-13999	111.231.539,79	5,01%	8.243	5,28%
14000-14999	107.036.940,87	4,82%	7.380	4,72%
15000-15999	111.145.380,06	5,00%	7.173	4,59%
16000-16999	108.986.194,63	4,90%	6.610	4,23%
17000-17999	101.767.344,97	4,58%	5.818	3,72%
18000-18999	98.200.678,33	4,42%	5.311	3,40%
19000-19999	91.571.808,22	4,12%	4.699	3,01%
20000-20999	86.434.354,90	3,89%	4.223	2,70%
21000-21999	83.096.571,89	3,74%	3.868	2,48%
22000-22999	75.734.786,11	3,41%	3.367	2,15%
23000-23999	67.526.806,01	3,04%	2.874	1,84%
24000-24999	62.276.173,04	2,80%	2.542	1,63%
25000-25999	54.537.038,23	2,45%	2.140	1,37%
26000-26999	49.903.944,13	2,25%	1.885	1,21%
27000-27999	44.579.676,85	2,01%	1.622	1,04%
28000-28999	38.826.547,36	1,75%	1.363	0,87%
29000-29999	33.465.116,34	1,51%	1.135	0,73%
30000-30999	29.645.105,71	1,33%	973	0,62%
31000-31999	27.568.374,32	1,24%	875	0,56%
32000-32999	22.746.811,10	1,02%	700	0,45%
33000-33999	19.186.214,19	0,86%	573	0,37%
34000-34999	16.386.105,63	0,74%	475	0,30%
35000-35999	14.189.443,58	0,64%	400	0,26%
36000-36999	12.111.434,42	0,54%	332	0,21%
37000-37999	11.276.320,59	0,51%	301	0,19%
38000-38999	8.623.182,34	0,39%	224	0,14%
39000-39999	7.299.315,64	0,33%	185	0,12%
40000-40999	6.432.179,91	0,29%	159	0,10%
41000-41999	4.857.306,95	0,22%	117	0,07%
42000-42999	5.906.607,72	0,27%	139	0,09%
43000-43999	4.255.614,96	0,19%	98	0,06%
44000-44999	3.784.533,45	0,17%	85	0,05%
45000-45999	3.957.078,24	0,18%	87	0,06%
46000-46999	3.115.914,72	0,14%	67	0,04%
47000-47999	2.662.786,99	0,12%	56	0,04%
48000-48999	2.569.689,82	0,12%	53	0,03%
49000-49999	1.634.936,51	0,07%	33	0,02%
50000-50999	2.269.883,95	0,10%	45	0,03%
51000-51999	1.339.690,30	0,06%	26	0,02%
52000-52999	788.418,61	0,04%	15	0,01%
53000-53999	961.848,40	0,04%	18	0,01%
54000-54999	978.548,54	0,04%	18	0,01%
55000-55999	841.433,49	0,04%	17	0,01%
56000-56999	620.560,52	0,03%	11	0,01%
57000-57999	574.069,30	0,03%	10	0,01%
58000-58999	408.989,26	0,02%	7	0,00%
59000-59999	597.304,54	0,03%	10	0,01%
60000-60000	240.000,00	0,01%	4	0,00%
60001-	7.123.203,30	0,32%	96	0,06%
Total	2.222.382.743,49	100,00%	156.245	100,00%

Statistics		in EUR
Average Amount		14.223,70

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7.1 Original PB (Graph)

Reporting Date	08.06.2018	
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8. Current Principal Balance



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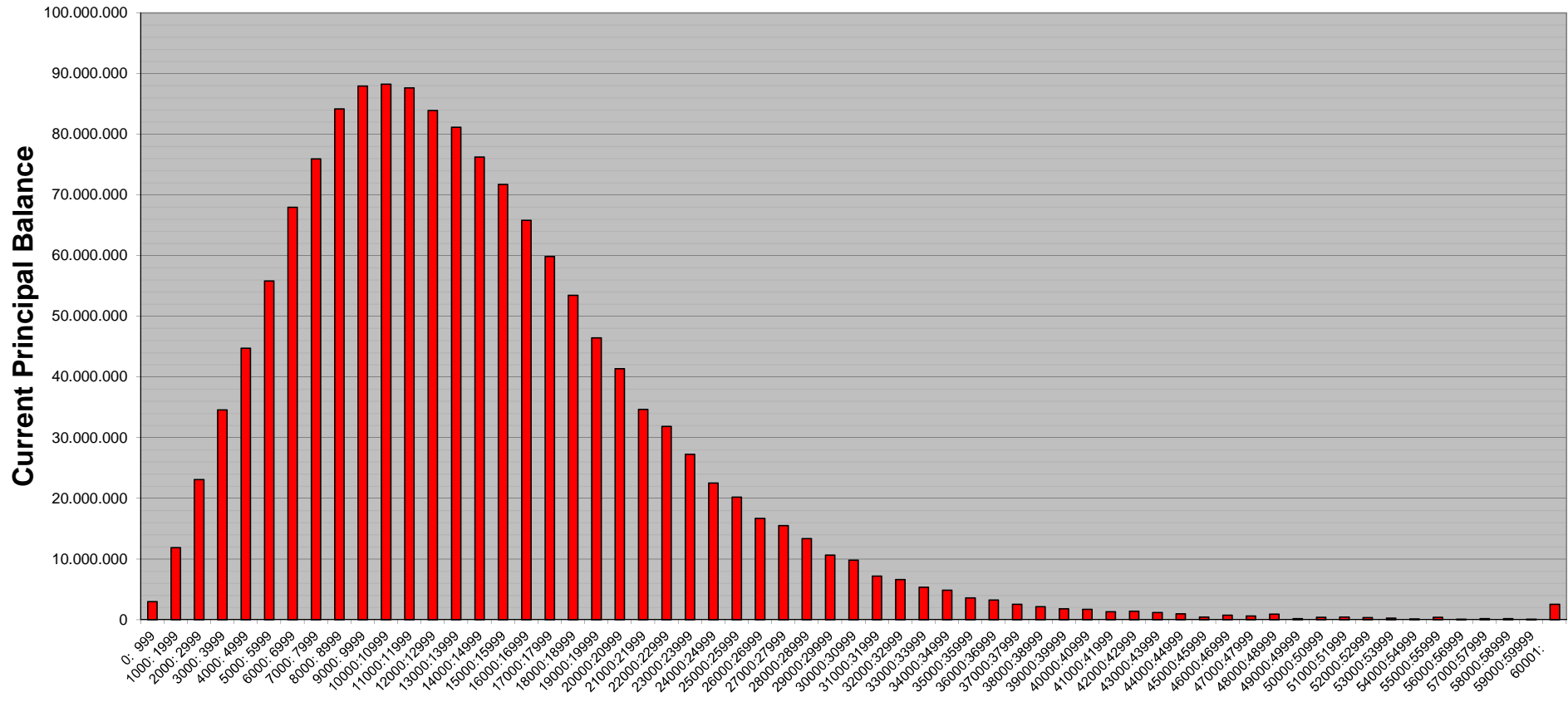
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0-999	3.003.962,99	0,20%	6.464	4,14%
1000-1999	11.865.616,90	0,79%	7.809	5,00%
2000-2999	23.095.606,40	1,54%	9.200	5,89%
3000-3999	34.599.032,32	2,31%	9.885	6,33%
4000-4999	44.747.261,84	2,98%	9.937	6,36%
5000-5999	55.813.832,23	3,72%	10.153	6,50%
6000-6999	67.968.378,05	4,53%	10.457	6,69%
7000-7999	75.959.133,37	5,06%	10.131	6,48%
8000-8999	84.185.329,79	5,61%	9.909	6,34%
9000-9999	87.956.537,63	5,86%	9.268	5,93%
10000-10999	88.240.303,01	5,88%	8.408	5,38%
11000-11999	87.639.885,84	5,84%	7.628	4,88%
12000-12999	83.912.271,31	5,59%	6.718	4,30%
13000-13999	81.160.938,39	5,41%	6.016	3,85%
14000-14999	76.275.339,66	5,09%	5.264	3,37%
15000-15999	71.760.911,80	4,78%	4.633	2,97%
16000-16999	65.828.720,51	4,39%	3.995	2,58%
17000-17999	59.880.867,77	3,99%	3.425	2,19%
18000-18999	53.462.534,83	3,56%	2.891	1,85%
19000-19999	46.466.799,18	3,10%	2.384	1,53%
20000-20999	41.386.356,36	2,76%	2.020	1,29%
21000-21999	34.671.379,55	2,31%	1.614	1,03%
22000-22999	31.868.050,94	2,12%	1.417	0,91%
23000-23999	27.272.250,09	1,82%	1.161	0,74%
24000-24999	22.553.352,58	1,50%	921	0,59%
25000-25999	20.226.475,88	1,35%	793	0,51%
26000-26999	16.719.564,49	1,11%	631	0,40%
27000-27999	15.501.921,94	1,03%	564	0,36%
28000-28999	13.380.894,23	0,89%	470	0,30%
29000-29999	10.672.732,63	0,71%	362	0,23%
30000-30999	9.813.926,09	0,65%	322	0,21%
31000-31999	7.182.930,17	0,48%	228	0,15%
32000-32999	6.627.896,85	0,44%	204	0,13%
33000-33999	5.353.221,75	0,36%	160	0,10%
34000-34999	4.861.629,82	0,32%	141	0,09%
35000-35999	3.582.792,03	0,24%	101	0,06%
36000-36999	3.249.946,60	0,22%	89	0,06%
37000-37999	2.552.006,35	0,17%	68	0,04%
38000-38999	2.155.815,38	0,14%	56	0,04%
39000-39999	1.817.478,53	0,12%	46	0,03%
40000-40999	1.739.695,61	0,12%	43	0,03%
41000-41999	1.327.447,61	0,09%	32	0,02%
42000-42999	1.396.946,51	0,09%	33	0,02%
43000-43999	1.173.771,28	0,08%	27	0,02%
44000-44999	978.546,30	0,07%	22	0,01%
45000-45999	454.790,48	0,03%	10	0,01%
46000-46999	743.319,09	0,05%	16	0,01%
47000-47999	617.881,44	0,04%	13	0,01%
48000-48999	922.912,70	0,06%	19	0,01%
49000-49999	198.277,25	0,01%	4	0,00%
50000-50999	405.136,27	0,03%	8	0,01%
51000-51999	463.359,79	0,03%	9	0,01%
52000-52999	368.430,54	0,02%	7	0,00%
53000-53999	267.758,99	0,02%	5	0,00%
54000-54999	163.171,08	0,01%	3	0,00%
55000-55999	388.027,48	0,03%	7	0,00%
56000-56999	112.325,12	0,01%	2	0,00%
57000-57999	171.616,02	0,01%	3	0,00%
58000-58999	174.944,44	0,01%	3	0,00%
59000-59999	119.325,96	0,01%	2	0,00%
60001-	2.538.408,33	0,17%	35	0,02%
Total	1.499.999.978,17	100,00%	156.245	100,00%

Statistics in EUR	
Average Amount	9.600,31

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8.1 Current PB (Graph)

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9. Borrower Concentration



Reporting Date			08.06.2018		
Payment Date			13.06.2018		
Period No			23		
Monthly Period			Jun 2018		
Interest Period	from	14.05.2018	to	13.06.2018	= 30 days
Collection Period	from	01.05.2018	to	31.05.2018	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	106.414,64	0,0071%	1
2	100.473,87	0,0067%	1
3	96.488,39	0,0064%	1
4	86.187,19	0,0057%	1
5	85.553,26	0,0057%	1
6	85.407,14	0,0057%	1
7	82.616,78	0,0055%	1
8	81.923,38	0,0055%	1
9	77.654,99	0,0052%	1
10	76.380,77	0,0051%	1
11	75.746,63	0,0050%	1
12	72.057,44	0,0048%	2
13	71.021,13	0,0047%	1
14	70.888,26	0,0047%	1
15	70.215,25	0,0047%	1
16	69.323,11	0,0046%	1
17	69.114,67	0,0046%	1
18	68.641,03	0,0046%	1
19	68.531,51	0,0046%	1
20	68.446,99	0,0046%	1
21	67.572,14	0,0045%	1
22	67.408,73	0,0045%	1
23	67.083,36	0,0045%	1
24	66.908,52	0,0045%	1
25	66.104,97	0,0044%	1
	1.918.164,15	0,1279%	26

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

10. Geographical Distribution



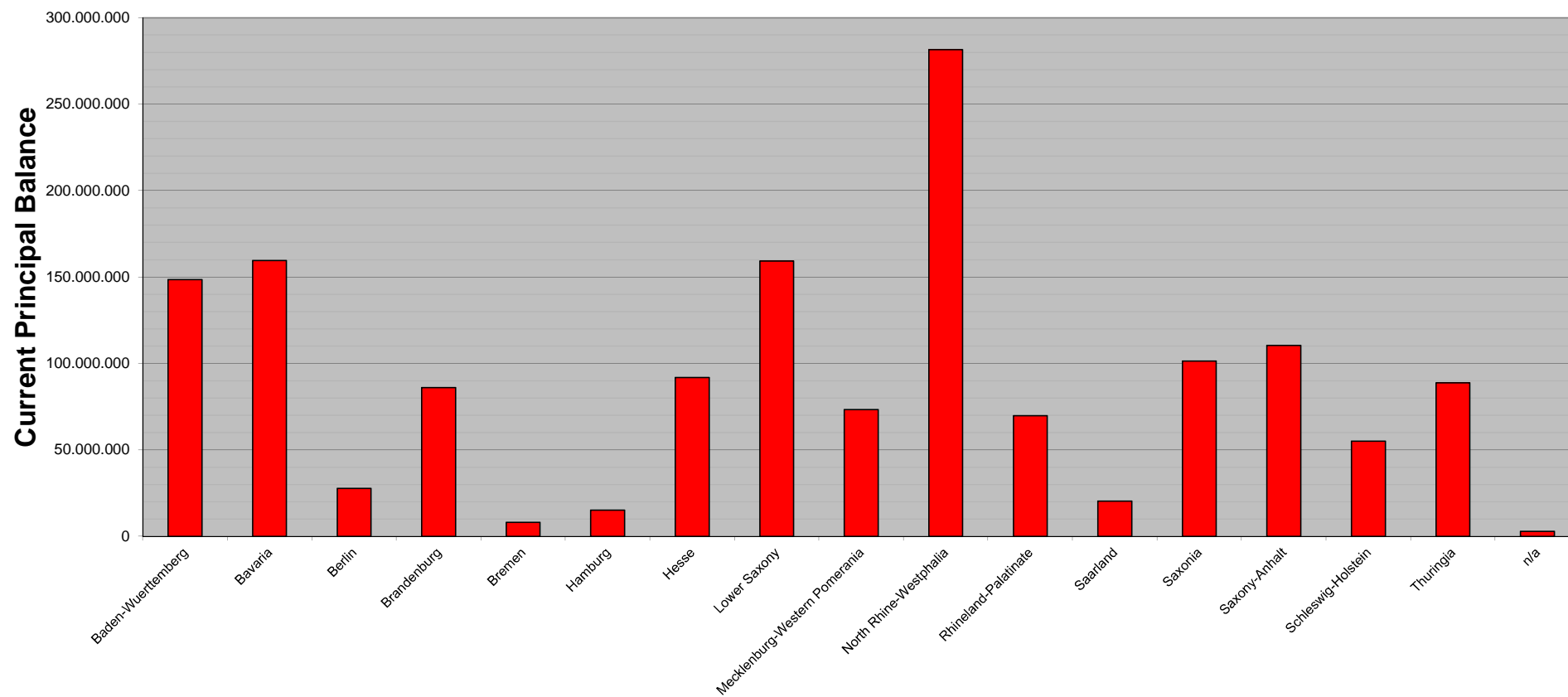
Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018

<i>State</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>
Baden-Wuerttemberg	148.478.586,86	9,90%	14.923	9,55%
Bavaria	159.537.444,78	10,64%	15.825	10,13%
Berlin	27.761.981,98	1,85%	2.956	1,89%
Brandenburg	85.996.068,61	5,73%	9.115	5,83%
Bremen	8.096.664,15	0,54%	893	0,57%
Hamburg	15.189.993,15	1,01%	1.593	1,02%
Hesse	91.825.986,35	6,12%	9.394	6,01%
Lower Saxony	159.262.139,79	10,62%	16.718	10,70%
Mecklenburg-Western Pomerania	73.382.713,58	4,89%	7.882	5,04%
North Rhine-Westphalia	281.606.323,84	18,77%	29.564	18,92%
Rhineland-Palatinate	69.780.430,16	4,65%	7.088	4,54%
Saarland	20.395.546,29	1,36%	2.007	1,28%
Saxonia	101.384.065,52	6,76%	11.322	7,25%
Saxony-Anhalt	110.525.258,93	7,37%	11.577	7,41%
Schleswig-Holstein	55.018.128,26	3,67%	5.964	3,82%
Thuringia	88.854.276,45	5,92%	9.134	5,85%
n/a	2.904.369,47	0,19%	290	0,19%
Total	1.499.999.978,17	100,00%	156.245	100,00%

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

10.1 Geographical Distribution (Graph)

Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018



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

11. Object/Vehicle Type



Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018

<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	429.754.973,66	28,65%	38.999	24,96%
New >90	130.551.197,10	8,70%	9.417	6,03%
New Vehicle	560.306.170,76	37,35%	48.416	30,99%
Used =<90	710.795.218,84	47,39%	90.417	57,87%
Used >90	228.898.588,57	15,26%	17.412	11,14%
Used Vehicle	939.693.807,41	62,65%	107.829	69,01%
Total	1.499.999.978,17	100,00%	156.245	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	1.457.063.248,73	97,14%	150.204	96,13%
Leisure	22.632.446,68	1,51%	1.658	1,06%
Motorbike	20.304.282,76	1,35%	4383	2,81%
Total	1.499.999.978,17	100,00%	156.245	100,00%

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

12. Insurances



Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018

<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	441.158.810,63	29,41%	46.006	29,44%
Yes	1.058.841.167,54	70,59%	110.239	70,56%
Total	1.499.999.978,17	100,00%	156.245	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	998.006.407,85	66,53%	109.528	70,10%
Yes	501.993.570,32	33,47%	46.717	29,90%
Total	1.499.999.978,17	100,00%	156.245	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	1.361.460.835,29	90,76%	141.995	90,88%
Yes	138.539.142,88	9,24%	14.250	9,12%
Total	1.499.999.978,17	100,00%	156.245	100,00%

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

13. Type of Contract



Reporting Date			08.06.2018		
Payment Date			13.06.2018		
Period No			23		
Monthly Period			Jun 2018		
Interest Period	from	14.05.2018	to	13.06.2018	= 30 days
Collection Period	from	01.05.2018	to	31.05.2018	

<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	919.991.916,49	61,33%	111.322	71,25%
Yes	580.008.061,68	38,67%	44.923	28,75%
- of which balloon rates	348.626.695,36	23,24%		
- of which regular installments	231.381.366,32	15,43%		
Total	1.499.999.978,17	100,00%	156.245	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	78.488,23	0,02%	10	0,02%
13:25	3.337.391,13	0,96%	411	0,91%
26:38	30.797.053,21	8,83%	3.962	8,82%
39:51	110.568.501,41	31,72%	13.760	30,63%
52:64	203.446.885,17	58,36%	26.755	59,56%
65:72	219.756,86	0,06%	14	0,03%
73:	178.619,35	0,05%	11	0,02%
Total	348.626.695,36	100,00%	44.923	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	43.606.338,82	12,51%	5.761	12,82%
13:25	100.565.514,92	28,85%	12.972	28,88%
26:38	138.830.519,48	39,82%	18.069	40,22%
39:51	56.760.259,59	16,28%	7.074	15,75%
52:64	8.786.389,85	2,52%	1.041	2,32%
65:72	30.839,55	0,01%	2	0,00%
73:	46.833,15	0,01%	4	0,01%
Total	348.626.695,36	100,00%	44.923	100,00%

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

14. Payment Methods



Reporting Date	08.06.2018				
Payment Date	13.06.2018				
Period No	23				
Monthly Period	Jun 2018				
Interest Period	from	14.05.2018	to	13.06.2018	= 30 days
Collection Period	from	01.05.2018	to	31.05.2018	

<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	1.490.676.226,12	99,38%	155.212	99,34%
Other	9.323.752,05	0,62%	1.033	0,66%
Total	1.499.999.978,17	100,00%	156.245	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	685.344.120,51	45,69%	71.497	45,76%
1st of month	814.655.857,66	54,31%	84.748	54,24%
Total	1.499.999.978,17	100,00%	156.245	100,00%

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

15. Downpayment



Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018

<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	565.592.903,85	37,71%	52.376	33,52%	0,00%
0: 999	53.351.245,55	3,56%	7.126	4,56%	5,00%
1000: 1999	120.135.382,49	8,01%	14.901	9,54%	10,33%
2000: 2999	136.914.530,22	9,13%	15.720	10,06%	15,72%
3000: 3999	118.565.486,00	7,90%	13.025	8,34%	20,39%
4000: 4999	89.027.064,53	5,94%	9.651	6,18%	24,75%
5000: 5999	105.357.224,96	7,02%	10.871	6,96%	27,65%
6000: 6999	60.972.358,43	4,06%	6.467	4,14%	32,15%
7000: 7999	48.619.146,14	3,24%	5.084	3,25%	35,16%
8000: 8999	38.882.474,72	2,59%	4.171	2,67%	38,23%
9000: 9999	21.960.705,71	1,46%	2.390	1,53%	41,68%
10000:10999	47.986.500,97	3,20%	4.807	3,08%	41,71%
11000:11999	13.986.840,47	0,93%	1.532	0,98%	45,75%
12000:12999	15.269.213,41	1,02%	1.712	1,10%	48,58%
13000:13999	9.961.672,97	0,66%	1.073	0,69%	50,05%
14000:14999	7.704.096,73	0,51%	876	0,56%	52,39%
15000:15999	13.532.989,38	0,90%	1.373	0,88%	51,54%
16000:16999	5.143.059,88	0,34%	558	0,36%	54,47%
17000:17999	4.132.007,85	0,28%	429	0,27%	55,74%
18000:18999	3.290.881,67	0,22%	346	0,22%	56,57%
19000:19999	2.138.213,48	0,14%	229	0,15%	58,80%
20000:20000	5.202.143,16	0,35%	437	0,28%	53,85%
20001:	12.273.835,60	0,82%	1.091	0,70%	62,21%
Total	1.499.999.978,17	100,00%	156.245	100,00%	20,44%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.393,76 €	5.105,06 €
Average Purchase Price	16.601,83 €	17.680,06 €
Minimum Downpayment		100,00 €
Maximum Downpayment		95.000,00 €
Downpayment in %	20,44%	28,87%

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

16. Effective Interest Rate



Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	851.819,56	0,06%	68	0,04%
1: 1	139.117.900,03	9,27%	11.255	7,20%
2: 2	333.959.242,80	22,26%	29.001	18,56%
3: 3	612.180.651,88	40,81%	60.278	38,58%
4: 4	267.479.960,70	17,83%	32.400	20,74%
5: 5	93.956.520,78	6,26%	14.167	9,07%
6: 6	33.768.318,58	2,25%	5.786	3,70%
7: 7	10.445.599,18	0,70%	1.938	1,24%
8: 8	5.800.773,49	0,39%	877	0,56%
9: 9	1.933.068,22	0,13%	380	0,24%
10:10	385.875,56	0,03%	75	0,05%
11:11	120.247,39	0,01%	20	0,01%
Total	1.499.999.978,17	100,00%	156.245	100,00%

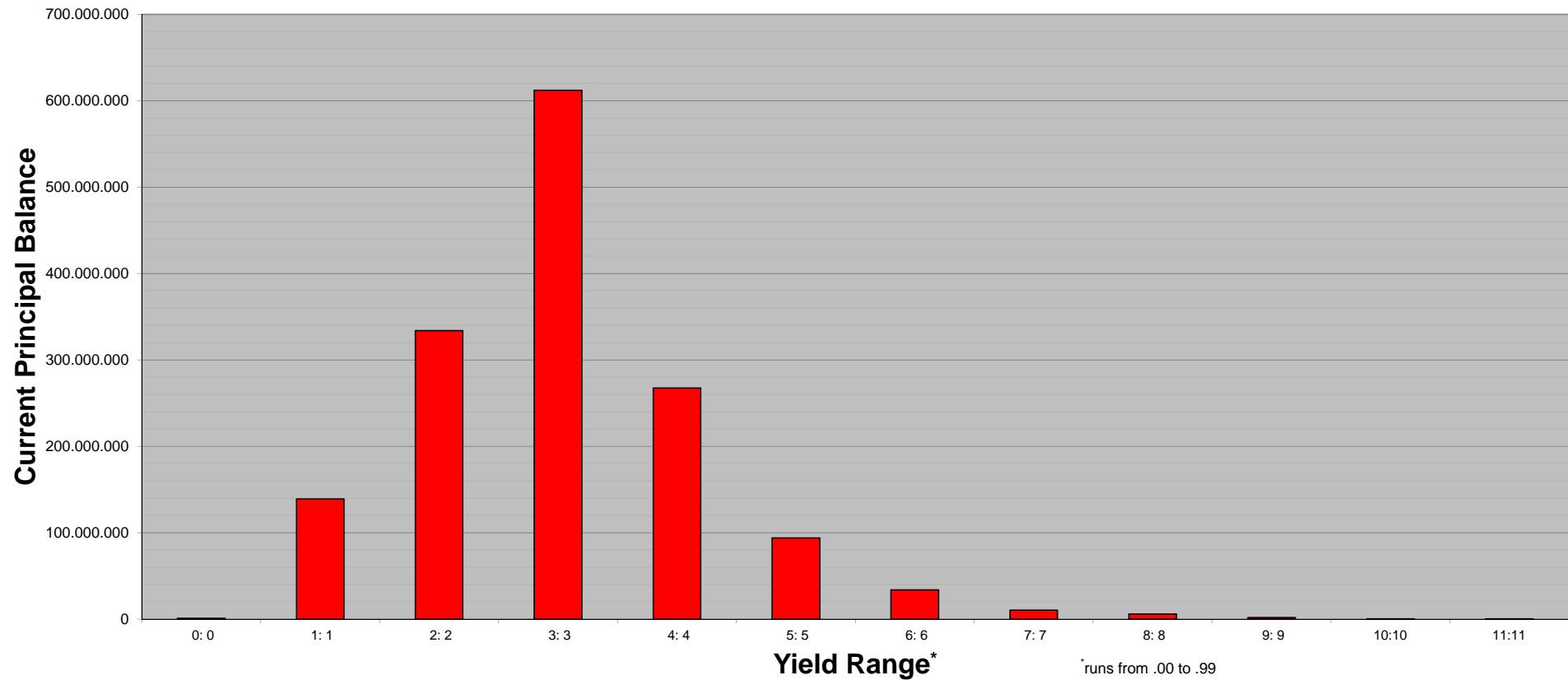
Statistics	in %
WA Interest	3,85%

* runs from .00 to .99

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

16.1 Effective Interest Rate (Graph)

Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018



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

17. Seasoning



Reporting Date	08.06.2018				
Payment Date	13.06.2018				
Period No	23				
Monthly Period	Jun 2018				
Interest Period	from	14.05.2018	to	13.06.2018	= 30 days
Collection Period	from	01.05.2018	to	31.05.2018	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	4.890.373,62	0,33%	321	0,21%
3: 5	51.799.153,33	3,45%	4.014	2,57%
6: 8	74.507.872,57	4,97%	6.022	3,85%
9:11	104.367.419,78	6,96%	8.711	5,58%
12:14	107.587.026,42	7,17%	9.412	6,02%
15:17	94.292.784,30	6,29%	8.340	5,34%
18:20	80.054.689,44	5,34%	7.351	4,70%
21:23	96.388.566,74	6,43%	9.401	6,02%
24:26	204.108.330,01	13,61%	20.476	13,11%
27:29	205.402.233,79	13,69%	21.810	13,96%
30:32	128.536.193,68	8,57%	14.406	9,22%
33:35	125.076.844,70	8,34%	15.207	9,73%
36:38	72.987.862,92	4,87%	9.137	5,85%
39:41	48.934.219,43	3,26%	6.062	3,88%
42:44	33.505.677,84	2,23%	4.476	2,86%
45:47	31.689.051,48	2,11%	4.571	2,93%
48:50	10.193.099,97	0,68%	1.390	0,89%
51:53	5.430.466,52	0,36%	822	0,53%
54:56	3.299.785,98	0,22%	482	0,31%
57:59	3.607.073,16	0,24%	642	0,41%
60:62	3.466.418,53	0,23%	664	0,42%
63:65	1.764.294,25	0,12%	309	0,20%
66:68	1.428.134,94	0,10%	268	0,17%
69:71	1.785.903,60	0,12%	403	0,26%
72:74	1.815.803,19	0,12%	395	0,25%
75:77	1.058.731,80	0,07%	261	0,17%
78:80	416.372,56	0,03%	105	0,07%
81:	1.605.593,62	0,11%	787	0,50%
Total	1.499.999.978,17	100,00%	156.245	100,00%

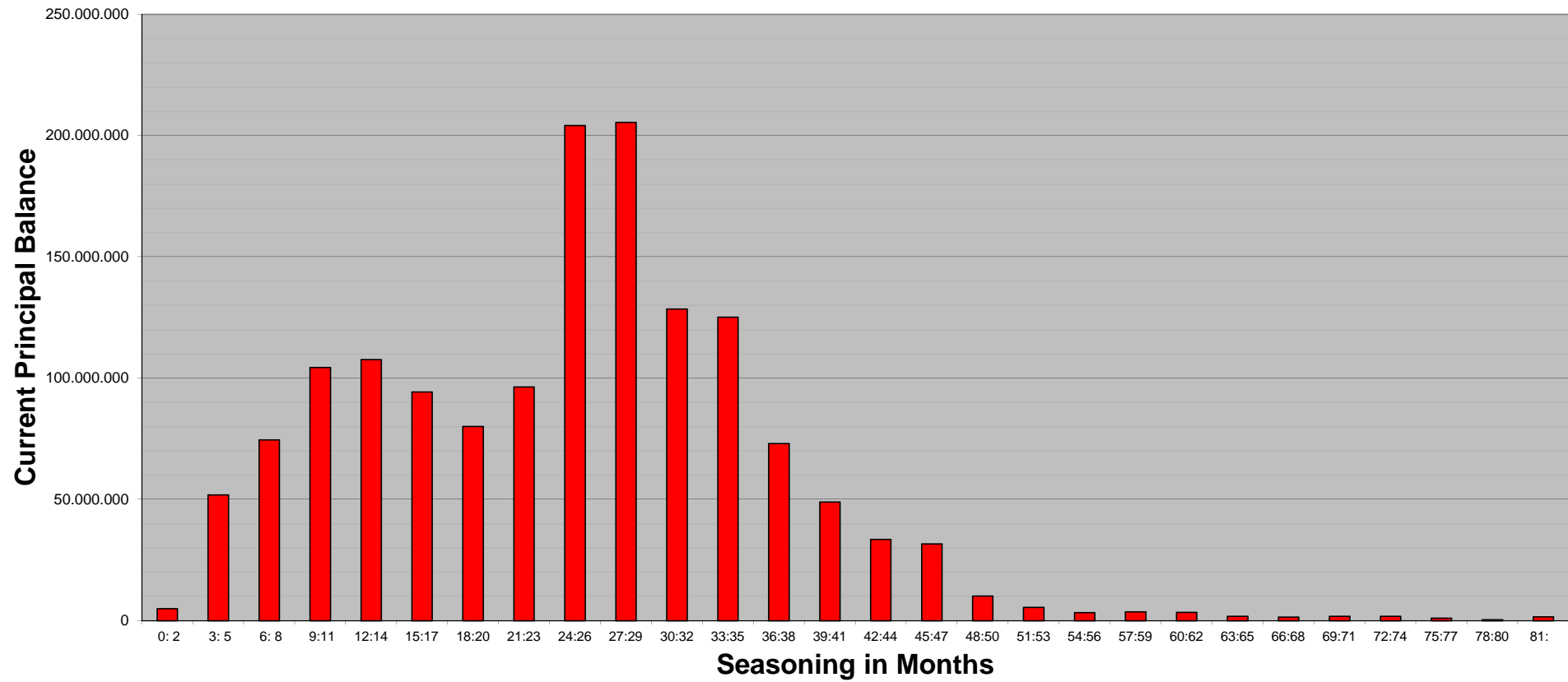
Statistics

WA Seasoning	24,73
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**SC Germany Auto 2016-2
Monthly Investor Report**

17.1 Seasoning (Graph)

Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018



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

18. Remaining Term



Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018

<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	24.855.886,69	1,66%	9.382	6,00%
7: 13	59.988.510,11	4,00%	13.713	8,78%
14: 20	94.088.792,68	6,27%	15.128	9,68%
21: 27	169.822.397,97	11,32%	20.954	13,41%
28: 34	220.534.340,48	14,70%	22.799	14,59%
35: 41	177.921.124,73	11,86%	17.191	11,00%
42: 48	144.986.900,61	9,67%	12.873	8,24%
49: 55	143.021.378,81	9,53%	12.057	7,72%
56: 62	131.117.209,85	8,74%	10.570	6,77%
63: 69	107.525.460,20	7,17%	7.757	4,96%
70: 76	93.675.933,69	6,25%	6.193	3,96%
77: 83	62.065.576,37	4,14%	3.766	2,41%
84: 90	49.010.825,55	3,27%	2.791	1,79%
91: 97	19.850.983,21	1,32%	1.000	0,64%
98:104	1.184.594,11	0,08%	54	0,03%
105:107	350.063,11	0,02%	17	0,01%
Total	1.499.999.978,17	100,00%	156.245	100,00%

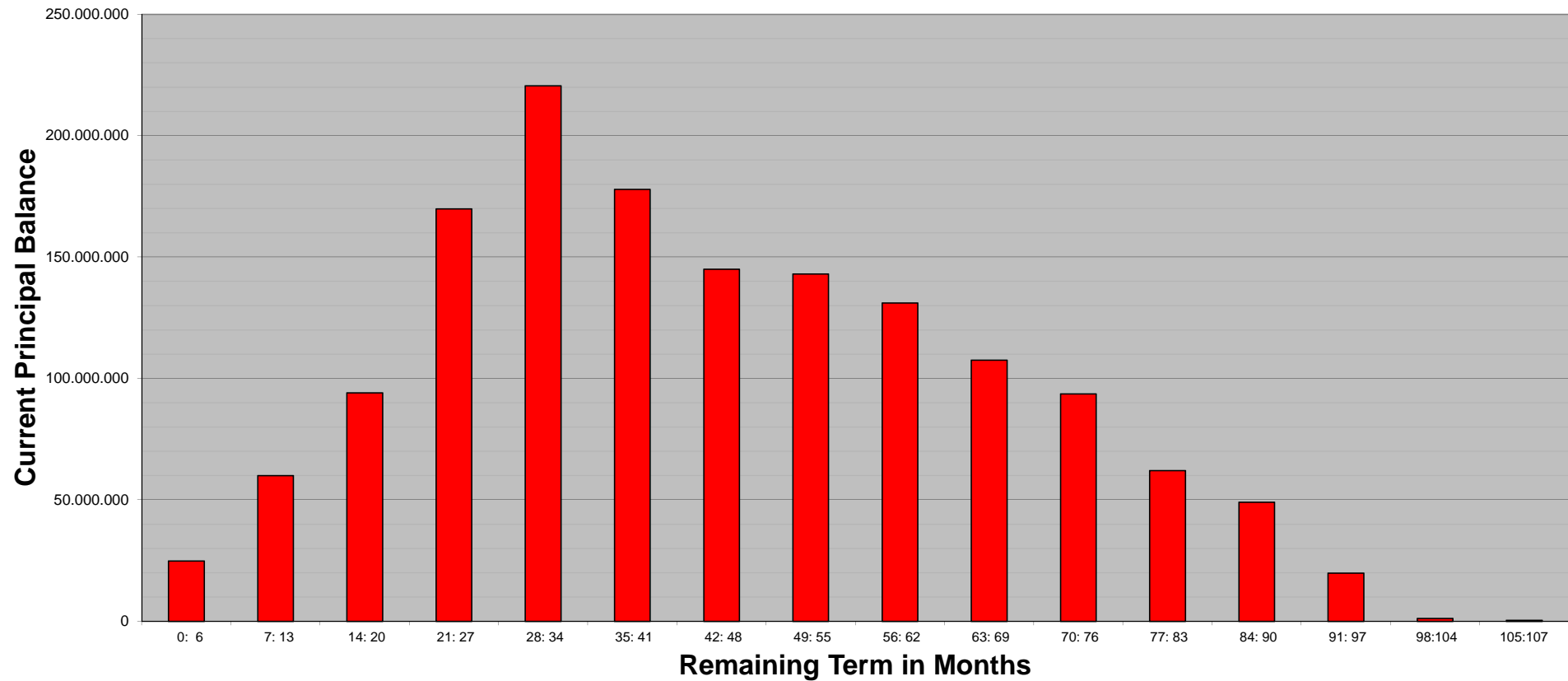
Statistics

WA Remaining Term	44,52
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**SC Germany Auto 2016-2
Monthly Investor Report**

18.1 Remaining Term (Graph)

Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018



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



Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018

<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	417.537,98	0,03%	239	0,15%
13: 25	11.317.990,97	0,75%	3.721	2,38%
26: 38	76.371.177,13	5,09%	17.051	10,91%
39: 51	242.643.669,86	16,18%	31.336	20,06%
52: 64	518.676.480,43	34,58%	49.139	31,45%
65: 77	139.109.926,91	9,27%	15.515	9,93%
78: 90	152.013.409,22	10,13%	12.415	7,95%
91:103	347.066.417,91	23,14%	26.160	16,74%
104:104	237.409,25	0,02%	17	0,01%
105:	12.145.958,51	0,81%	652	0,42%
Total	1.499.999.978,17	100,00%	156.245	100,00%

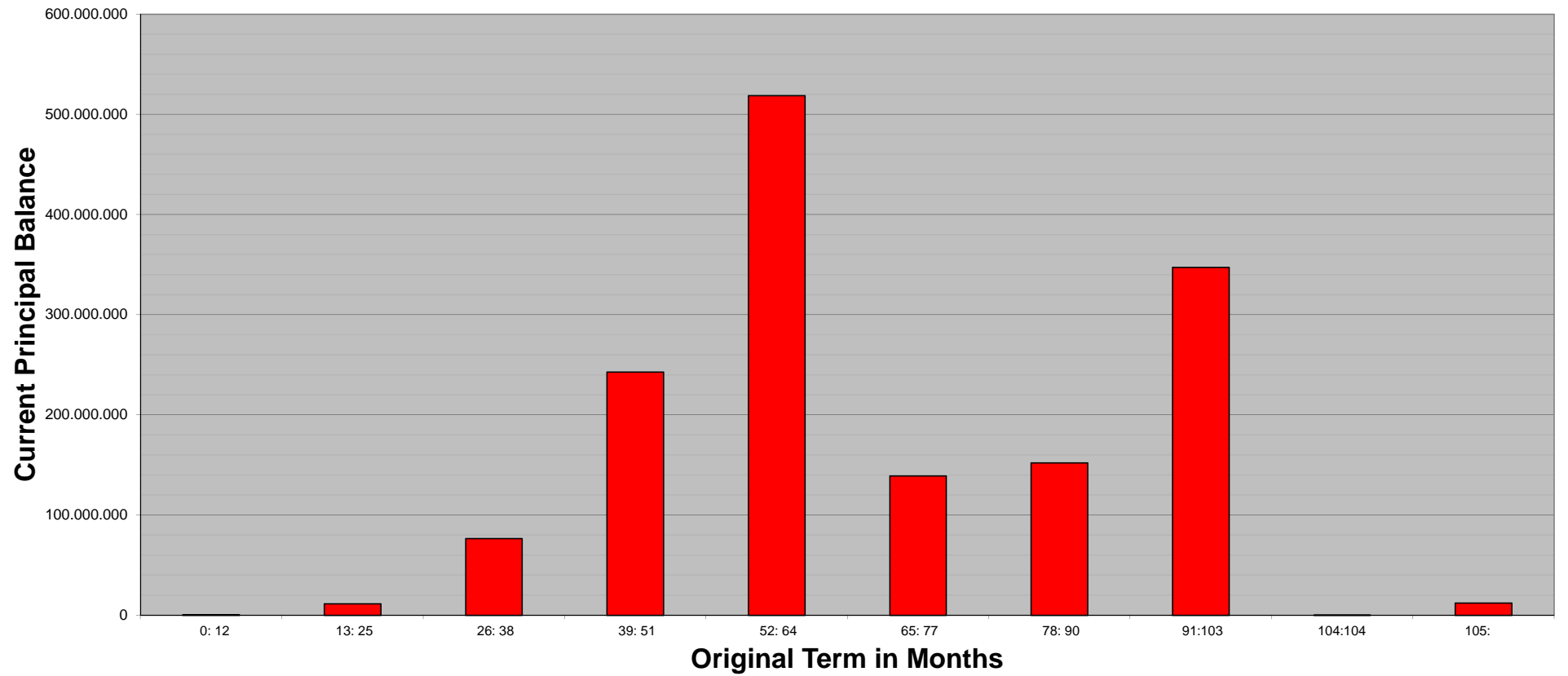
Statistics

WA Original Term	69,25
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**SC Germany Auto 2016-2
Monthly Investor Report**

19.1 Original Term (Graph)

Reporting Date	08.06.2018	
Payment Date	13.06.2018	
Period No	23	
Monthly Period	Jun 2018	
Interest Period	from 14.05.2018	to 13.06.2018 = 30 days
Collection Period	from 01.05.2018	to 31.05.2018



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

20. Manufacturer Brands



Reporting Date	08.06.2018					
Payment Date	13.06.2018					
Period No	23					
Monthly Period	Jun 2018					
Interest Period	from	14.05.2018	to	13.06.2018	=	30 days
Collection Period	from	01.05.2018	to	31.05.2018		

<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	162.678.281,40	10,85%	13.871	8,88%
2	143.940.479,91	9,60%	15.399	9,86%
3	142.064.726,28	9,47%	15.592	9,98%
4	131.683.395,66	8,78%	15.787	10,10%
5	121.552.723,04	8,10%	11.695	7,49%
6	112.634.965,05	7,51%	9.575	6,13%
7	70.316.413,77	4,69%	6.421	4,11%
8	61.469.324,42	4,10%	5.487	3,51%
9	59.869.806,27	3,99%	6.727	4,31%
10	59.814.375,69	3,99%	5.929	3,79%
11	50.858.010,28	3,39%	5.318	3,40%
12	37.507.006,40	2,50%	3.802	2,43%
13	33.131.157,11	2,21%	4.107	2,63%
14	32.396.406,58	2,16%	4.259	2,73%
15	32.008.610,69	2,13%	3.457	2,21%
	1.251.925.682,55	83,46%	127.426	81,56%

TOP 15 manufacturer brands in alphabetical order:

Audi, BMW, Citroen, Fiat, Ford, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Renault, SEAT (E), Skoda, VW

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21. Priority of Payments + Transaction Costs



Reporting Date		08.06.2018			
Payment Date		13.06.2018			
Period No		23			
Monthly Period		Jun 2018			
Interest Period	from	14.05.2018	to	13.06.2018	= 30 days
Collection Period	from	01.05.2018	to	31.05.2018	

Priority of Payments

Available Distribution Amount		74.142.164,51 €
Senior Expenses	-	6.703,58 €
Interest Notes Class A	-	1.286.352,00 €
Interest Notes Class B	-	113.850,00 €
Replenishment	-	53.027.423,26 €
Payments to Purchase Shortfall Account	-	21,83 €
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	-	35.962,50 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	4.671.851,34 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 6.703,58 €		
Interest accrued for the Period	- 1.400.202,00 €	- 1.286.352,00 €	- 113.850,00 €
Cumulative Interest accrued	- 31.972.440,00 €	- 29.372.832,00 €	- 2.599.608,00 €
Interest Payments	- 1.400.202,00 €	- 1.286.352,00 €	- 113.850,00 €
Cumulative Interest Payments	- 31.972.440,00 €	- 29.372.832,00 €	- 2.599.608,00 €
Interest accrued on Subordinated Loan for the	- 35.962,50 €		
Cumulative Interest accrued on Subordinated L	- 821.143,75 €		
Interest Payments on Subordinated Loan	- 35.962,50 €		
Cumulative Interest Payments on Subordinate	- 821.143,75 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention



Reporting Date	08.06.2018				
Payment Date	13.06.2018				
Period No	23				
Monthly Period	13.06.2018				
Interest Period	from	14.05.2018	to	13.06.2018	= 30 days
Collection Period	from	01.05.2018	to	31.05.2018	

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:	1.499.999.988,57 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	1.499.999.978,17 €
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%

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

23. Counterparties



Calculation Agent, Cash Administrator and Principal Paying Agent:

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Phone: +49 69 12014 1772

Account Bank:

eMail: franciscaberghaus@gruposantander.com
Phone: +49 (0) 6959676 408

Transaction Security Trustee:

nella.liburd@intertrustgroup.com
Phone: +44 (0) 20 7398 6324

Data Trustee:

frankfurt@intertrustgroup.com
Phone: +49 (0) 69 643 50 8904

Rating Agencies:

Bank of New York Mellon
One Canada Square
London, E14 5 AL
United Kingdom

Banco Santander S.A.
Bockenheimer Landstraße 39
60325 Frankfurt am Main
Germany

Intertrust Trustees Limited
35 Great St. Helen's
London EC3A 6AP
United Kingdom

Intertrust (Deutschland) GmbH
Grüneburgweg 58-62
60322 Frankfurt am Main
Germany

DBRS Ratings Ltd.
Structured Finance
1 Minister Court, 10th floor, Mincing Lane
EC3R 7 AA London
United Kingdom

Standard & Poor's Ratings Services
Structured Finance
20 Canada Square
E14 5LH London
United Kingdom

Ratings as of 31.05.2018, data source: Bloomberg

Reporting Date	08.06.2018				
Payment Date	13.06.2018				
Period No	23				
Monthly Period	Jun 2018				
Interest Period	from	14.05.2018	to	13.06.2018	= 30 days
Collection Period	from	01.05.2018	to	31.05.2018	

DBRS			S & P			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
AA	R-1H	STABLE	AA-	A-1+	STABLE	performing
AH	R-1M	STABLE	A	A-1	STABLE	performing
-	-	-	-	-	-	performing
-	-	-	-	-	-	performing

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Monthly Investor Report**

24. Issuer Information



Reporting Date		08.06.2018				
Payment Date		13.06.2018				
Period No		23				
Monthly Period		Jun 2018				
Interest Period	from	14.05.2018	to	13.06.2018	=	30 days
Collection Period	from	01.05.2018	to	31.05.2018		

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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41061 Mönchengladbach
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SPV-Administrator:

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25. Santander Consumer Bank



Reporting Date	08.06.2018				
Payment Date	13.06.2018				
Period No	23				
Monthly Period	Jun 2018				
Interest Period	from	14.05.2018	to	13.06.2018	= 30 days
Collection Period	from	01.05.2018	to	31.05.2018	

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Ratings Santander

DBRS			S&P		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
AH	R-1M	STABLE	A	A-1	STABLE
-	-	-	A-	A-2	STABLE
-	-	-	A-	A-2	STABLE

Banco Santander S.A.

Santander Consumer Finance S.A.

Santander Consumer Bank AG

Ratings as of 31.05.2018, data source: Bloomberg