

# SC Germany Auto 2016-2 Monthly Investor Report



 **Santander**  
CONSUMER BANK

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

**Cover Sheet Monthly Investor Report**



Reporting Date	12.08.2016				
Payment Date	16.08.2016				
Period No	1				
Monthly Period	Aug 2016				
Interest Period	from 28.07.2016	to 16.08.2016	=	19 days	
Collection Period	from 01.07.2016	to 31.07.2016			

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**1. Portfolio Information**



Reporting Date	12.08.2016				
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Period No	1				
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Interest Period from	28.07.2016	to	16.08.2016	=	19 days
Collection Period from	01.07.2016	to	31.07.2016		

	No. of Contracts	current period Aggregate Outstanding Principal Amount	previous period Aggregate Outstanding Principal Amount
<b>Outstanding Receivables</b>			
<b>Beginning of Period</b>	<b>131.424</b>	<b>1.499.999.950,68 €</b>	<b>1.499.999.950,68 €</b>
Scheduled Principal Payments		25.499.471,20 €	
Prepayment Principal		11.390.500,89 €	
Others		951.462,51 €	
<b>Total Principal Collections</b>		<b>37.841.434,60 €</b>	<b>- €</b>
<b>Total Interest Collections</b>		<b>6.090.400,80 €</b>	<b>- €</b>
<b>Defaults</b>		<b>- €</b>	<b>- €</b>
<b>Replenishment Amount</b>		<b>37.841.480,73 €</b>	<b>- €</b>
<b>End of Period</b>	<b>133.397</b>	<b>1.499.999.996,81 €</b>	<b>1.499.999.950,68 €</b>
Purchase Shortfall Amount		3,19 €	49,32 €
<b>Total Assets (End of Period)</b>		<b>1.500.000.000,00 €</b>	<b>1.500.000.000,00 €</b>
Current Prepayment Rate (annualised)		8,7%	

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**2. Reserve Accounts**



Reporting Date	12.08.2016			
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Interest Period from	28.07.2016	to	16.08.2016	= 19 days
Collection Period from	01.07.2016	to	31.07.2016	

**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 10.254.254,91 €

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**



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Interest Period	from	28.07.2016	to	16.08.2016	= 19 days
Collection Period	from	01.07.2016	to	31.07.2016	

**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
<b>3-MRA* 1- 30 days past due</b>	<b>0,00%</b>			
1- 30 days past due period before previous period		n/a	n/a	n/a
1- 30 days past due previous period		n/a	n/a	n/a
1- 30 days past due current period	0,00%	- €	- €	0
<b>3-MRA* 31- 60 days past due</b>	<b>0,00%</b>			
31- 60 days past due period before previous period		n/a	n/a	n/a
31- 60 days past due previous period		n/a	n/a	n/a
31- 60 days past due current period	0,00%	- €	- €	0
<b>3-MRA* 61-90 days past due</b>	<b>0,00%</b>			
61- 90 days past due period before previous period		n/a	n/a	n/a
61- 90 days past due previous period		n/a	n/a	n/a
61- 90 days past due current period	0,00%	- €	- €	0
<b>3-MRA* 91-120 days past due</b>	<b>0,00%</b>			
91- 120 days past due period before previous period		n/a	n/a	n/a
91- 120 days past due previous period		n/a	n/a	n/a
91- 120 days past due current period	0,00%	- €	- €	0
<b>3-MRA* 121-150 days past due</b>	<b>0,00%</b>			
121- 150 days past due period before previous period		n/a	n/a	n/a
121- 150 days past due previous period		n/a	n/a	n/a
121- 150 days past due current period	0,00%	- €	- €	0
<b>3-MRA* 151-180 days past due</b>	<b>0,00%</b>			
151- 180 days past due period before previous period		n/a	n/a	n/a
151- 180 days past due previous period		n/a	n/a	n/a
151- 180 days past due current period	0,00%	- €	- €	0

\* 3-MRA stands for three months rolling average

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**4. Default Data**



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Collection Period	from	01.07.2016	to	31.07.2016	

**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	- €	
Current Period Recoveries	- €	
Current Period Net Default	- €	
New Number of Defaulted Contracts		0

**Cumulative Default**

Cumulative Gross Default	- €	
Cumulative Recoveries	- €	
Cumulative Net Default	- €	
Total Number of Defaulted Contracts		0

**3-MRA\* /  
current ratio**

**Ratio**

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

**0,00%**

Annualised Loss Ratio period before previous period		n/a
Annualised Loss Ratio previous period		n/a
Annualised Loss Ratio current period	0,00%	0,00%

**Principal Deficiency**

	Amount	Trigger Event y/n
Principal Deficiency period before previous period	n/a	no
Principal Deficiency previous period	n/a	
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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<b>Portfolio Concentrations</b>	<b>Minimum-Trigger</b>	<b>Maximum-Trigger</b>	<b>Current Value</b>	<b>Trigger Breach</b>
New Vehicles (applicable for Replenishment Portfolio)	35,00%	-	35,01%	no
Average Yield (applicable for Total Portfolio)	3,10%	-	4,09%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	42,00%	36,00%	no
Remaining Term (applicable for Total Portfolio)	-	62,50	55,11	no
Loans with Original Term of more than 90 months (applicable for Total Portfolio)	-	30,00%	22,69%	no
<b>Early Amortisation Events</b>		<b>Maximum-Trigger</b>	<b>Current Value</b>	<b>Trigger Breach</b>
Cumulative Loss Ratio				
- prior to or on 30 June 2017		0,75%	0,00%	no
- prior to or on 30 June 2018		1,20%	0,00%	no
- prior to or on 30 June 2019		1,80%	0,00%	no
- prior to or on 30 June 2020		2,25%	0,00%	no
Purchase Shortfall Event				no
Period before previous period			n/a	
Previous period			n/a	
Current period			49,32 €	
Principal Deficiency Event				no



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**6. Outstanding Notes**



	All notes	Class A	Class B
<b>1. Note Balance</b>			
<b>General Note Information</b>			
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
<b>Current Note Information</b>			
Class Principal Outstanding Balance Beginning of Period	1.500.000.000,00 €	1.440.000.000,00 €	60.000.000,00 €
Available Distribution Amount	58.931.884,72 €		
Replenishment	37.841.480,73 €		
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
<b>2. Payments to Investors per Note</b>			
Interest Rate Basis: Fixed		1,072%	2,277%
DayCount Convention		act/360	act/360
Interest Days	19		
Principal Outstanding per Note Beginning of Period		100.000,00 €	100.000,00 €
> Principal Repayment per Note		<b>0,00 €</b>	<b>0,00 €</b>
Principal Outstanding per Note End of Period		100.000,00 €	100.000,00 €
> Interest accrued for the period		<b>814.752,00 €</b>	<b>72.108,00 €</b>
Interest Payment		<b>814.752,00 €</b>	<b>72.108,00 €</b>
Interest Payment per Note		<b>56,58 €</b>	<b>120,18 €</b>
<b>3. Credit Enhancements</b>			
Initial total CE (Subordination, Reserve)		5,00%	1,00%
Current CE (incl. Excess Spread)		7,97%	3,97%
Current CE (excl. Excess Spread)		5,00%	1,00%



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**7. Original Principal Balance**



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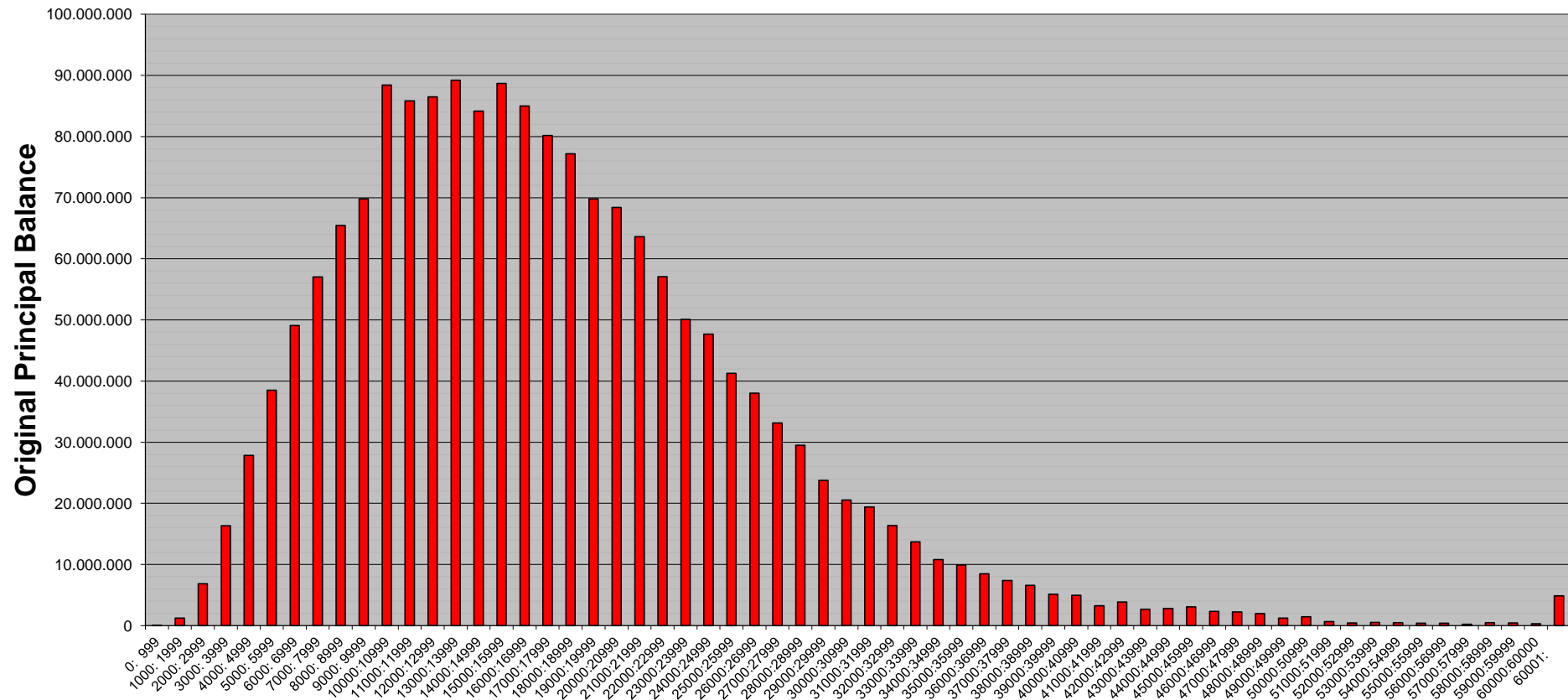
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0- 999	45.639.29	0.00%	58	0.04%
1000- 1999	1.209.261.92	0.07%	754	0.57%
2000- 2999	6.863.585.21	0.39%	2.713	2.03%
3000- 3999	16.306.691.31	0.92%	4.666	3.50%
4000- 4999	27.825.067.25	1.57%	8.187	6.14%
5000- 5999	38.506.828.54	2.17%	7.025	5.27%
6000- 6999	49.089.406.99	2.76%	7.553	5.66%
7000- 7999	57.013.501.18	3.21%	7.593	5.69%
8000- 8999	65.440.489.40	3.68%	7.700	5.77%
9000- 9999	69.796.346.61	3.93%	7.346	5.51%
10000-10999	88.405.184.18	4.98%	8.430	6.32%
11000-11999	85.810.502.99	4.83%	7.457	5.59%
12000-12999	86.469.311.93	4.87%	6.920	5.19%
13000-13999	89.201.642.28	5.02%	6.611	4.96%
14000-14999	84.180.535.92	4.74%	5.804	4.35%
15000-15999	88.686.309.98	4.99%	5.724	4.29%
16000-16999	84.977.394.54	4.78%	5.153	3.86%
17000-17999	80.144.430.62	4.51%	4.583	3.44%
18000-18999	77.182.953.55	4.34%	4.175	3.13%
19000-19999	69.783.697.34	3.93%	3.581	2.69%
20000-20999	68.381.109.97	3.85%	3.341	2.50%
21000-21999	63.619.562.10	3.58%	2.962	2.22%
22000-22999	57.074.764.92	3.21%	2.538	1.90%
23000-23999	50.073.452.21	2.82%	2.131	1.60%
24000-24999	47.657.556.83	2.68%	1.945	1.46%
25000-25999	41.254.482.94	2.32%	1.619	1.21%
26000-26999	38.020.767.70	2.14%	1.436	1.08%
27000-27999	33.153.103.15	1.87%	1.206	0.90%
28000-28999	29.503.453.47	1.66%	1.036	0.78%
29000-29999	23.739.103.20	1.34%	805	0.60%
30000-30999	20.561.512.05	1.16%	675	0.51%
31000-31999	19.391.368.90	1.09%	616	0.46%
32000-32999	16.361.249.07	0.92%	503	0.38%
33000-33999	13.702.506.68	0.77%	409	0.31%
34000-34999	10.795.984.54	0.61%	313	0.23%
35000-35999	9.894.280.33	0.56%	279	0.21%
36000-36999	8.468.643.42	0.48%	232	0.17%
37000-37999	7.349.740.43	0.41%	196	0.15%
38000-38999	6.581.887.62	0.37%	171	0.13%
39000-39999	5.126.798.56	0.29%	130	0.10%
40000-40999	4.968.575.72	0.28%	123	0.09%
41000-41999	3.238.249.71	0.18%	78	0.06%
42000-42999	3.868.096.64	0.22%	91	0.07%
43000-43999	2.650.365.40	0.15%	61	0.05%
44000-44999	2.804.288.49	0.16%	63	0.05%
45000-45999	3.046.215.27	0.17%	67	0.05%
46000-46999	2.325.974.49	0.13%	50	0.04%
47000-47999	2.232.716.28	0.13%	47	0.04%
48000-48999	1.989.358.02	0.11%	41	0.03%
49000-49999	1.239.563.97	0.07%	25	0.02%
50000-50999	1.462.053.40	0.08%	29	0.02%
51000-51999	670.068.56	0.04%	13	0.01%
52000-52999	420.815.65	0.02%	8	0.01%
53000-53999	531.849.78	0.03%	10	0.01%
54000-54999	488.527.30	0.03%	9	0.01%
55000-55999	387.956.01	0.02%	7	0.01%
56000-56999	395.116.48	0.02%	7	0.01%
57000-57999	229.027.68	0.01%	4	0.00%
58000-58999	467.126.11	0.03%	8	0.01%
59000-59999	417.907.96	0.02%	7	0.01%
60000-60000	300.000.00	0.02%	5	0.00%
60001-	4.883.442.86	0.27%	68	0.05%
<b>Total</b>	<b>1.776.667.104,90</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	13.318,64

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**7.1 Original PB (Graph)**

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8. Current Principal Balance



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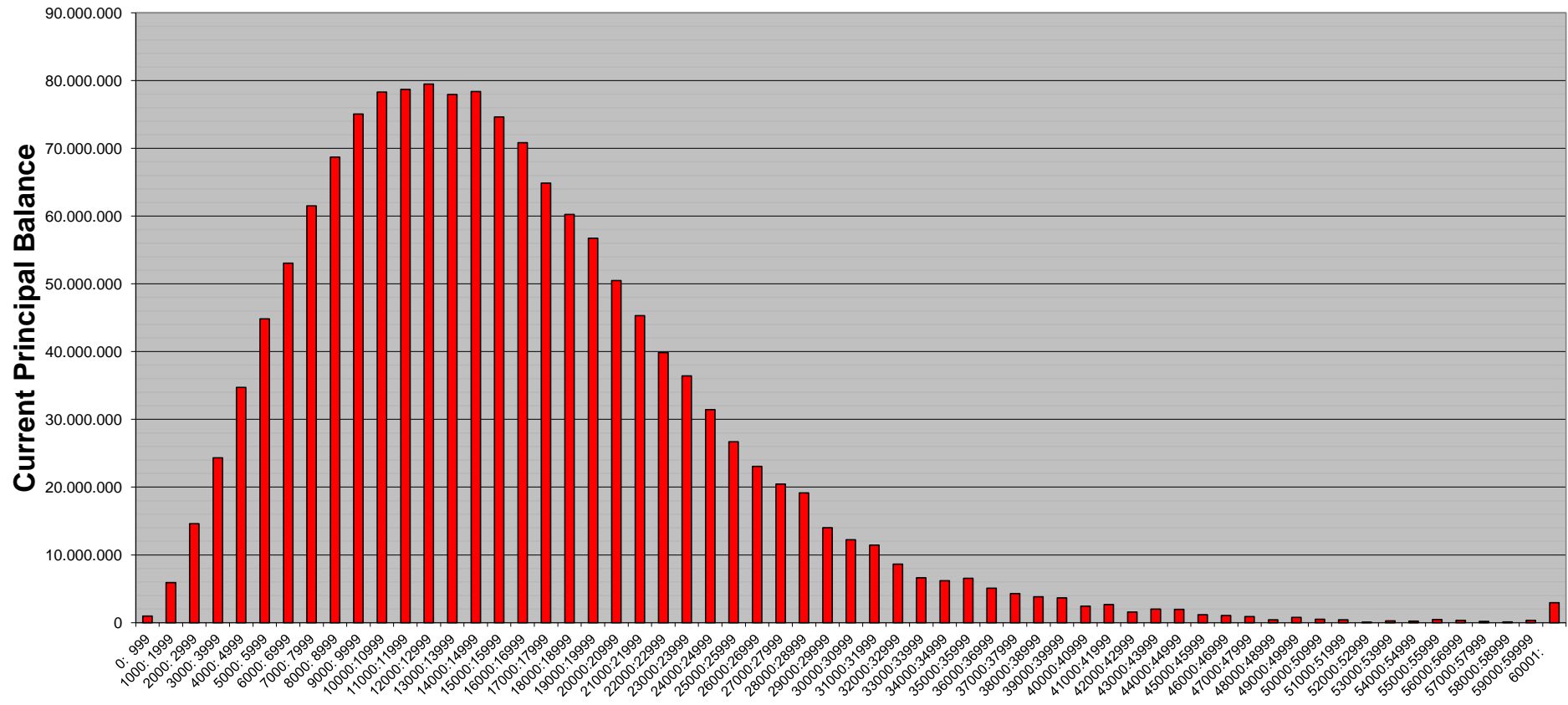
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0-999	578.108,13	0,07%	2.363	1,77%
1000-1999	5.914.832,69	0,39%	3.831	2,87%
2000-2999	14.593.801,20	0,97%	5.775	4,33%
3000-3999	24.321.276,87	1,62%	6.910	5,18%
4000-4999	34.698.688,73	2,31%	7.699	5,77%
5000-5999	44.814.495,04	2,99%	8.151	6,11%
6000-6999	53.059.019,47	3,54%	8.162	6,12%
7000-7999	61.503.825,64	4,10%	8.200	6,15%
8000-8999	68.718.396,87	4,58%	8.085	6,06%
9000-9999	75.060.427,66	5,00%	7.905	5,93%
10000-10999	78.314.155,05	5,22%	7.462	5,59%
11000-11999	78.683.624,87	5,25%	6.850	5,14%
12000-12999	79.483.834,83	5,30%	6.363	4,77%
13000-13999	77.958.526,63	5,20%	5.778	4,33%
14000-14999	78.389.543,69	5,23%	5.406	4,05%
15000-15999	74.636.288,04	4,98%	4.818	3,61%
16000-16999	70.831.240,92	4,72%	4.296	3,22%
17000-17999	64.849.277,16	4,32%	3.707	2,78%
18000-18999	60.255.824,58	4,02%	3.260	2,44%
19000-19999	56.735.613,74	3,78%	2.912	2,18%
20000-20999	50.467.057,87	3,36%	2.463	1,85%
21000-21999	45.302.684,78	3,02%	2.109	1,58%
22000-22999	39.844.598,51	2,66%	1.772	1,33%
23000-23999	36.410.670,92	2,43%	1.550	1,16%
24000-24999	31.422.880,97	2,09%	1.283	0,96%
25000-25999	26.695.591,13	1,78%	1.047	0,78%
26000-26999	23.065.933,40	1,54%	871	0,65%
27000-27999	20.459.321,53	1,36%	744	0,56%
28000-28999	19.154.808,43	1,28%	672	0,50%
29000-29999	14.006.114,18	0,93%	475	0,36%
30000-30999	12.227.971,95	0,82%	401	0,30%
31000-31999	11.434.811,83	0,76%	363	0,27%
32000-32999	8.648.543,74	0,58%	266	0,20%
33000-33999	6.624.809,50	0,44%	198	0,15%
34000-34999	6.203.733,34	0,41%	180	0,13%
35000-35999	6.557.371,61	0,44%	185	0,14%
36000-36999	5.066.324,92	0,34%	139	0,10%
37000-37999	4.306.318,40	0,29%	115	0,09%
38000-38999	3.806.570,16	0,25%	99	0,07%
39000-39999	3.666.819,25	0,24%	93	0,07%
40000-40999	2.425.692,56	0,16%	60	0,04%
41000-41999	2.652.711,56	0,18%	64	0,05%
42000-42999	1.570.455,08	0,10%	37	0,03%
43000-43999	2.001.610,68	0,13%	46	0,03%
44000-44999	1.956.463,47	0,13%	44	0,03%
45000-45999	1.181.277,19	0,08%	26	0,02%
46000-46999	1.070.181,25	0,07%	23	0,02%
47000-47999	901.125,30	0,06%	19	0,01%
48000-48999	437.374,58	0,03%	9	0,01%
49000-49999	790.927,77	0,05%	16	0,01%
50000-50999	505.023,84	0,03%	10	0,01%
51000-51999	412.393,78	0,03%	8	0,01%
52000-52999	52.169,06	0,00%	1	0,00%
53000-53999	287.123,58	0,02%	5	0,00%
54000-54999	217.266,58	0,01%	4	0,00%
55000-55999	444.081,20	0,03%	8	0,01%
56000-56999	340.509,76	0,02%	6	0,00%
57000-57999	172.160,67	0,01%	3	0,00%
58000-58999	116.720,16	0,01%	2	0,00%
59000-59999	357.179,67	0,02%	6	0,00%
60001:	2.953.810,86	0,20%	42	0,03%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

Statistics in EUR	
Average Amount	11.244,63

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

**8.1 Current PB (Graph)**

Reporting Date	12.08.2016	
Payment Date	16.08.2016	
Period No	1	
Monthly Period	Aug 2016	
Interest Period	from 28.07.2016	to 16.08.2016 = 19 days
Collection Period	from 01.07.2016	to 31.07.2016



**SC Germany Auto 2016-2  
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**9. Borrower Concentration**



Reporting Date			12.08.2016		
Payment Date			16.08.2016		
Period No			1		
Monthly Period			Aug 2016		
Interest Period	from	28.07.2016	to	16.08.2016	= 19 days
Collection Period	from	01.07.2016	to	31.07.2016	

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	103.075,59	0,0069%	1
2	100.424,05	0,0067%	1
3	93.477,63	0,0062%	1
4	91.968,37	0,0061%	1
5	86.597,96	0,0058%	1
6	85.818,92	0,0057%	1
7	82.019,81	0,0055%	1
8	81.535,51	0,0054%	1
9	78.129,17	0,0052%	1
10	75.158,51	0,0050%	1
11	73.767,34	0,0049%	1
12	73.139,37	0,0049%	1
13	71.375,50	0,0048%	1
14	69.387,89	0,0046%	1
15	69.132,22	0,0046%	1
16	68.465,20	0,0046%	2
17	67.294,84	0,0045%	1
18	67.237,98	0,0045%	1
19	66.110,10	0,0044%	1
20	66.105,44	0,0044%	1
21	65.533,80	0,0044%	1
22	65.425,83	0,0044%	1
23	65.102,04	0,0043%	1
24	65.085,47	0,0043%	1
25	65.071,39	0,0043%	1
	<b>1.896.439,93</b>	<b>0,1264%</b>	<b>26</b>

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Monthly Investor Report**

**10. Geographical Distribution**



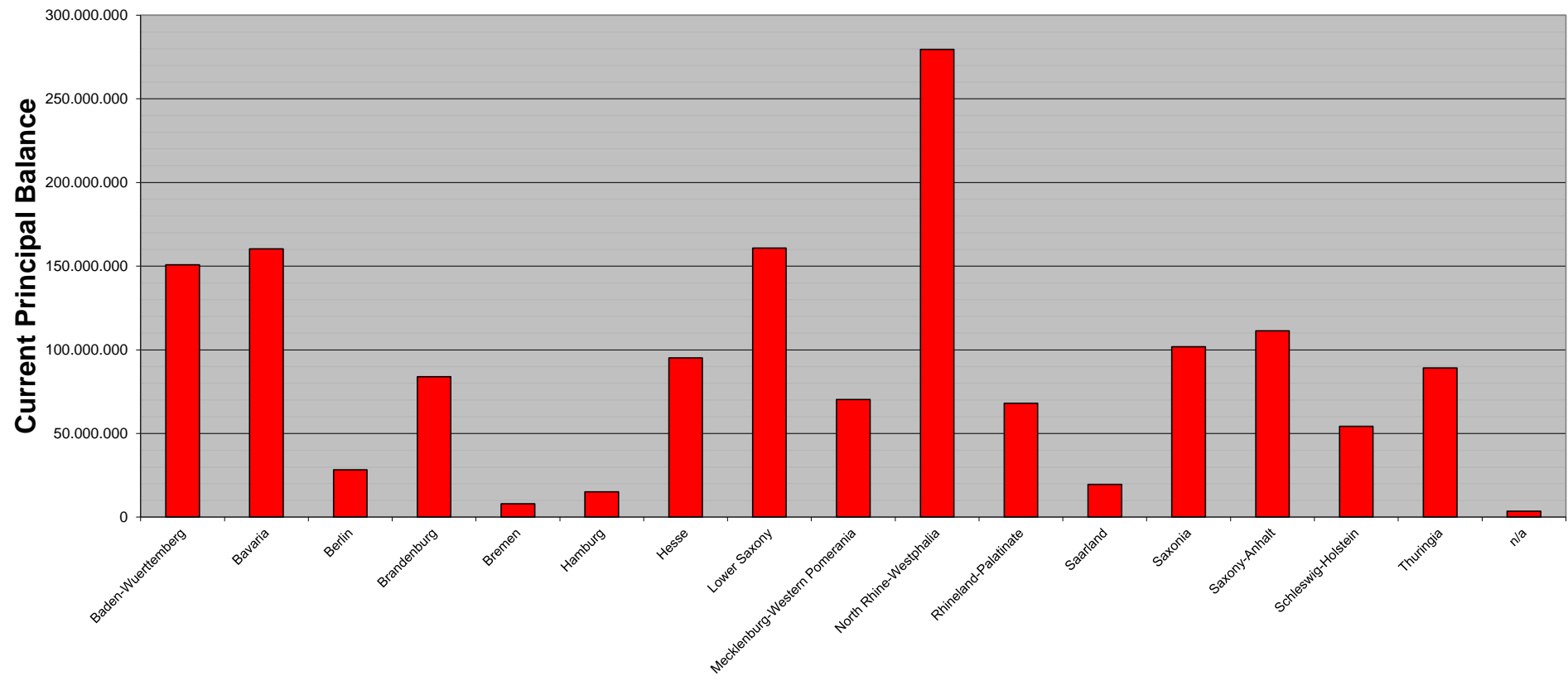
Reporting Date		12.08.2016			
Payment Date		16.08.2016			
Period No		1			
Monthly Period		Aug 2016			
Interest Period	from	28.07.2016	to	16.08.2016	= 19 days
Collection Period	from	01.07.2016	to	31.07.2016	

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	150.846.319,32	10,06%	12.955	9,71%
Bavaria	160.370.061,34	10,69%	13.574	10,18%
Berlin	28.274.419,69	1,88%	2.635	1,98%
Brandenburg	83.912.408,82	5,59%	7.673	5,75%
Bremen	7.992.264,49	0,53%	759	0,57%
Hamburg	15.069.110,31	1,00%	1.370	1,03%
Hesse	95.152.138,18	6,34%	8.358	6,27%
Lower Saxony	160.777.041,92	10,72%	14.337	10,75%
Mecklenburg-Western Pomerania	70.365.091,59	4,69%	6.417	4,81%
North Rhine-Westphalia	279.487.540,05	18,63%	24.957	18,71%
Rhineland-Palatinate	68.055.977,72	4,54%	5.888	4,41%
Saarland	19.552.388,61	1,30%	1.700	1,27%
Saxonia	101.772.649,55	6,78%	9.714	7,28%
Saxony-Anhalt	111.360.069,82	7,42%	9.952	7,46%
Schleswig-Holstein	54.307.449,94	3,62%	5.060	3,79%
Thuringia	89.114.994,92	5,94%	7.724	5,79%
n/a	3.590.070,54	0,24%	324	0,24%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

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

**10.1 Geographical Distribution (Graph)**

Reporting Date	12.08.2016	
Payment Date	16.08.2016	
Period No	1	
Monthly Period	Aug 2016	
Interest Period	from 28.07.2016	to 16.08.2016 = 19 days
Collection Period	from 01.07.2016	to 31.07.2016





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**11. Object/Vehicle Type**



Reporting Date	12.08.2016	
Payment Date	16.08.2016	
Period No	1	
Monthly Period	Aug 2016	
Interest Period	from 28.07.2016	to 16.08.2016 = 19 days
Collection Period	from 01.07.2016	to 31.07.2016

<i>Vehicle Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
New =<90	397.697.584,47	26,51%	30.743	23,05%
New >90	129.026.768,95	8,60%	8.004	6,00%
New Vehicle	526.724.353,42	35,11%	38.747	29,05%
Used =<90	762.001.722,73	50,80%	80.692	60,49%
Used >90	211.273.920,66	14,08%	13.958	10,46%
Used Vehicle	973.275.643,39	64,89%	94.650	70,95%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

<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	1.454.570.010,54	96,97%	127.604	95,66%
Motorbike	24.354.549,99	1,62%	4.468	3,35%
Leisure	21.075.436,28	1,41%	1325	0,99%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

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**12. Insurances**



Reporting Date			12.08.2016		
Payment Date			16.08.2016		
Period No			1		
Monthly Period			Aug 2016		
Interest Period	from	28.07.2016	to	16.08.2016	= 19 days
Collection Period	from	01.07.2016	to	31.07.2016	

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	474.584.849,87	31,64%	41.939	31,44%
Yes	1.025.415.146,94	68,36%	91.458	68,56%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

<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	1.018.219.896,51	67,88%	95.631	71,69%
Yes	481.780.100,30	32,12%	37.766	28,31%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

<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	1.349.662.086,85	89,98%	120.686	90,47%
Yes	150.337.909,96	10,02%	12.711	9,53%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

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**13. Type of Contract**



Reporting Date			12.08.2016		
Payment Date			16.08.2016		
Period No			1		
Monthly Period			Aug 2016		
Interest Period	from	28.07.2016	to	16.08.2016	= 19 days
Collection Period	from	01.07.2016	to	31.07.2016	

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	959.993.266,86	64,00%	97.503	73,09%
Yes	540.006.729,95	36,00%	35.894	26,91%
- of which balloon rates	269.813.153,62	17,99%		
- of which regular installments	270.193.576,33	18,01%		
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

<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	578.310,74	0,21%	76	0,21%
13:25	7.314.170,83	2,71%	960	2,67%
26:38	29.699.886,23	11,01%	3.919	10,92%
39:51	85.683.104,20	31,76%	10.892	30,34%
52:64	146.302.625,52	54,22%	20.033	55,81%
65:72	165.109,45	0,06%	10	0,03%
73:	69.946,65	0,03%	4	0,01%
<b>Total</b>	<b>269.813.153,62</b>	<b>100,00%</b>	<b>35.894</b>	<b>100,00%</b>

<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	8.715.713,99	3,23%	1.246	3,47%
13:25	26.661.649,59	9,88%	3.551	9,89%
26:38	60.605.146,45	22,46%	8.005	22,30%
39:51	102.170.460,20	37,87%	13.630	37,97%
52:64	71.618.232,74	26,54%	9.460	26,36%
65:72	23.996,00	0,01%	1	0,00%
73:	17.954,65	0,01%	1	0,00%
<b>Total</b>	<b>269.813.153,62</b>	<b>100,00%</b>	<b>35.894</b>	<b>100,00%</b>

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Monthly Investor Report**

**14. Payment Methods**



Reporting Date		12.08.2016			
Payment Date		16.08.2016			
Period No		1			
Monthly Period		Aug 2016			
Interest Period	from	28.07.2016	to	16.08.2016	= 19 days
Collection Period	from	01.07.2016	to	31.07.2016	

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	1.496.503.067,54	99,77%	133.084	99,77%
Other	3.496.929,27	0,23%	313	0,23%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

<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	683.146.508,05	45,54%	61.209	45,88%
1st of month	816.853.488,76	54,46%	72.188	54,12%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

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Monthly Investor Report**

**15. Downpayment**



Reporting Date	12.08.2016	
Payment Date	16.08.2016	
Period No	1	
Monthly Period	Aug 2016	
Interest Period	from 28.07.2016	to 16.08.2016 = 19 days
Collection Period	from 01.07.2016	to 31.07.2016

Downpayment (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans	Downpayment / Purchase Price in %
No Downpayment	565.583.527,31	37,71%	44.706	33,51%	0,00%
0: 999	56.186.990,35	3,75%	6.500	4,87%	5,48%
1000: 1999	124.572.449,52	8,30%	13.346	10,00%	11,08%
2000: 2999	138.659.385,41	9,24%	13.548	10,16%	16,62%
3000: 3999	115.179.315,01	7,68%	10.774	8,08%	21,47%
4000: 4999	89.570.682,16	5,97%	8.225	6,17%	25,99%
5000: 5999	104.430.844,95	6,96%	9.004	6,75%	28,71%
6000: 6999	58.639.316,22	3,91%	5.377	4,03%	33,86%
7000: 7999	47.150.099,21	3,14%	4.207	3,15%	36,83%
8000: 8999	39.759.799,16	2,65%	3.614	2,71%	39,90%
9000: 9999	21.742.246,88	1,45%	2.000	1,50%	42,98%
10000:10999	45.941.695,58	3,06%	3.828	2,87%	42,68%
11000:11999	15.020.782,59	1,00%	1.392	1,04%	47,99%
12000:12999	15.563.487,55	1,04%	1.430	1,07%	49,82%
13000:13999	10.129.745,85	0,68%	950	0,71%	52,18%
14000:14999	8.411.726,66	0,56%	789	0,59%	53,99%
15000:15999	13.029.602,68	0,87%	1.105	0,83%	53,00%
16000:16999	5.218.881,68	0,35%	494	0,37%	57,23%
17000:17999	3.997.324,03	0,27%	381	0,29%	58,75%
18000:18999	3.054.681,79	0,20%	301	0,23%	61,16%
19000:19999	2.078.448,02	0,14%	201	0,15%	61,65%
20000:20000	4.561.916,02	0,30%	335	0,25%	56,40%
20001:	11.517.048,18	0,77%	890	0,67%	64,22%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>	<b>21,27%</b>

Downpayment and Purchase Price	All Contracts	Contracts with Downpayment
Average downpayment	3.348,63 €	5.036,56 €
Average Purchase Price	15.744,94 €	16.747,77 €
Minimum Downpayment		100,00 €
Maximum Downpayment		85.000,00 €
<b>Downpayment in %</b>	<b>21,27%</b>	<b>30,07%</b>

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**16. Customer Yield**



Reporting Date	12.08.2016					
Payment Date	16.08.2016					
Period No	1					
Monthly Period	Aug 2016					
Interest Period	from	28.07.2016	to	16.08.2016	=	19 days
Collection Period	from	01.07.2016	to	31.07.2016		

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	513.458,05	0,03%	37	0,03%
1: 1	113.111.538,67	7,54%	7.533	5,65%
2: 2	255.025.139,34	17,00%	18.676	14,00%
3: 3	587.969.980,34	39,20%	47.176	35,37%
4: 4	330.553.161,37	22,04%	32.147	24,10%
5: 5	131.952.191,02	8,80%	16.098	12,07%
6: 6	53.283.341,81	3,55%	7.382	5,53%
7: 7	16.905.956,25	1,13%	2.623	1,97%
8: 8	6.818.245,86	0,45%	1.068	0,80%
9: 9	2.952.601,50	0,20%	534	0,40%
10:10	718.219,82	0,05%	100	0,07%
11:11	196.162,78	0,01%	23	0,02%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

Statistics	in %
WA Interest	4,09%

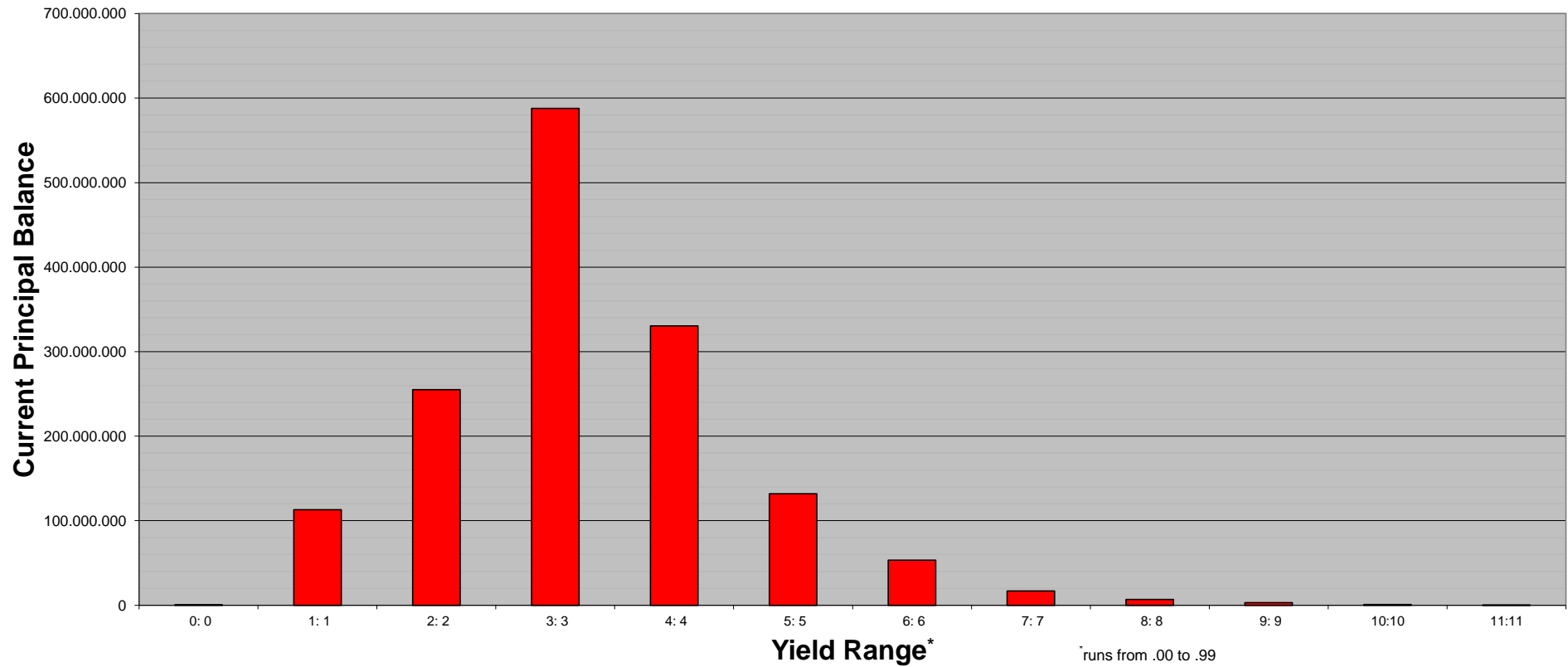
\* runs from .00 to .99

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**16.1 Customer Yield (Graph)**



Reporting Date			12.08.2016		
Payment Date			16.08.2016		
Period No			1		
Monthly Period			Aug 2016		
Interest Period	from	28.07.2016	to	16.08.2016	= 19 days
Collection Period	from	01.07.2016	to	31.07.2016	





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**17. Seasoning**



Reporting Date	12.08.2016				
Payment Date	16.08.2016				
Period No	1				
Monthly Period	Aug 2016				
Interest Period	from	28.07.2016	to	16.08.2016	= 19 days
Collection Period	from	01.07.2016	to	31.07.2016	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	4.026.381,27	0,27%	305	0,23%
3: 5	384.358.990,40	25,62%	30.202	22,64%
6: 8	259.319.664,55	17,29%	21.072	15,80%
9:11	237.641.143,17	15,84%	20.311	15,23%
12:14	202.618.692,52	13,51%	18.395	13,79%
15:17	126.931.154,10	8,46%	11.965	8,97%
18:20	75.017.390,24	5,00%	7.298	5,47%
21:23	69.617.935,19	4,64%	7.186	5,39%
24:26	52.684.706,62	3,51%	5.543	4,16%
27:29	19.351.049,60	1,29%	2.068	1,55%
30:32	10.812.640,41	0,72%	1.124	0,84%
33:35	8.347.534,96	0,56%	893	0,67%
36:38	10.033.185,68	0,67%	1.236	0,93%
39:41	8.386.794,99	0,56%	1.151	0,86%
42:44	4.347.591,77	0,29%	574	0,43%
45:47	5.312.593,82	0,35%	690	0,52%
48:50	5.873.227,95	0,39%	817	0,61%
51:53	4.775.045,76	0,32%	718	0,54%
54:56	2.738.222,42	0,18%	439	0,33%
57:59	1.134.659,81	0,08%	203	0,15%
60:62	1.879.274,59	0,13%	315	0,24%
63:65	1.929.058,00	0,13%	315	0,24%
66:68	999.669,85	0,07%	168	0,13%
69:71	1.007.536,76	0,07%	213	0,16%
72:74	855.852,38	0,06%	196	0,15%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

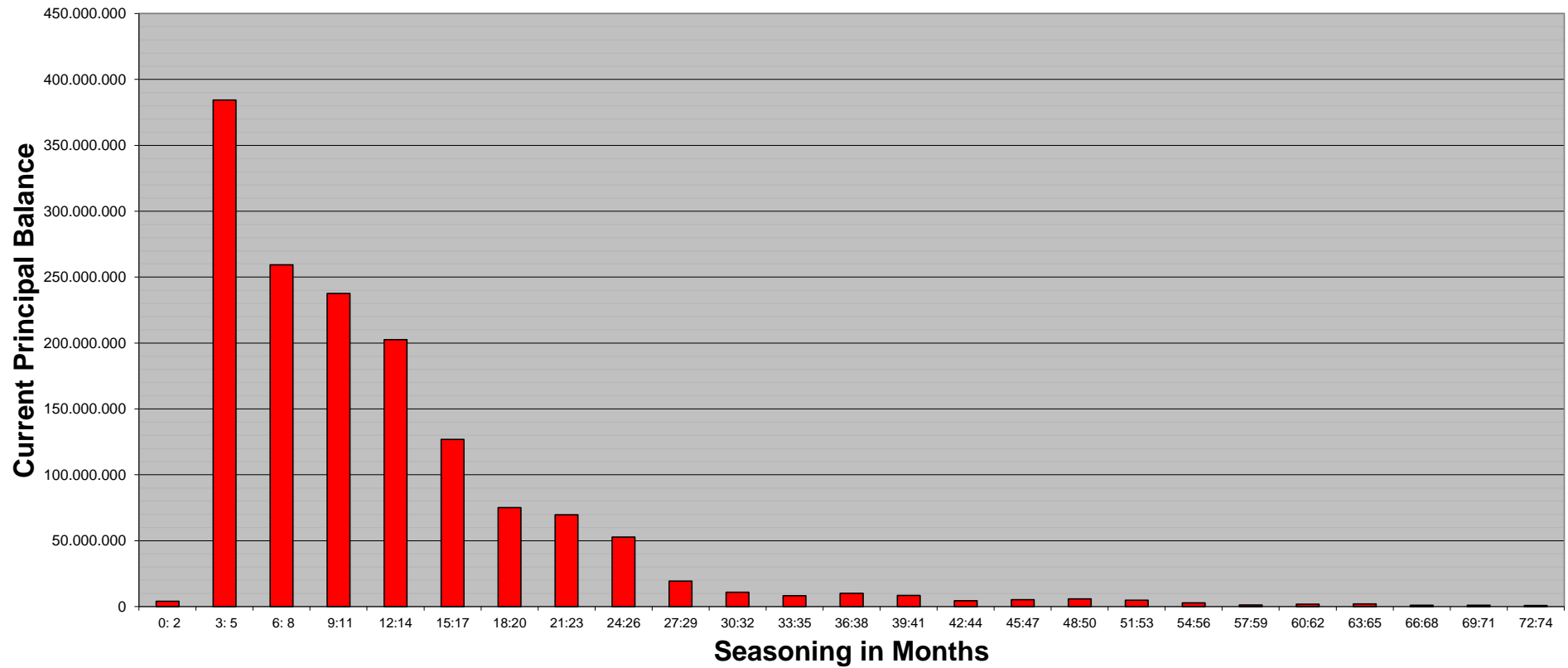
**Statistics**

WA Seasoning	12.08
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**17.1 Seasoning (Graph)**

Reporting Date			12.08.2016			
Payment Date			16.08.2016			
Period No			1			
Monthly Period			Aug 2016			
Interest Period	from	28.07.2016	to	16.08.2016	=	19 days
Collection Period	from	01.07.2016	to	31.07.2016		



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**18. Remaining Term**



Reporting Date	12.08.2016	
Payment Date	16.08.2016	
Period No	1	
Monthly Period	Aug 2016	
Interest Period	from 28.07.2016	to 16.08.2016 = 19 days
Collection Period	from 01.07.2016	to 31.07.2016

Remaining Term in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 6	4.979.817,18	0,33%	2.617	1,96%
7: 13	19.441.136,84	1,30%	5.341	4,00%
14: 20	37.079.520,58	2,47%	7.165	5,37%
21: 27	68.438.084,63	4,56%	10.228	7,67%
28: 34	111.982.220,92	7,47%	13.643	10,23%
35: 41	134.968.455,90	9,00%	13.385	10,03%
42: 48	212.644.841,43	14,18%	18.238	13,67%
49: 55	246.210.913,89	16,41%	18.635	13,97%
56: 62	167.701.595,19	11,18%	12.587	9,44%
63: 69	91.894.348,13	6,13%	7.111	5,33%
70: 76	98.476.942,24	6,57%	6.715	5,03%
77: 83	138.446.339,89	9,23%	8.529	6,39%
84: 90	100.300.048,63	6,69%	5.653	4,24%
91: 97	62.368.598,58	4,16%	3.336	2,50%
98:104	3.262.787,79	0,22%	135	0,10%
105:107	1.804.344,99	0,12%	79	0,06%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

**Statistics**

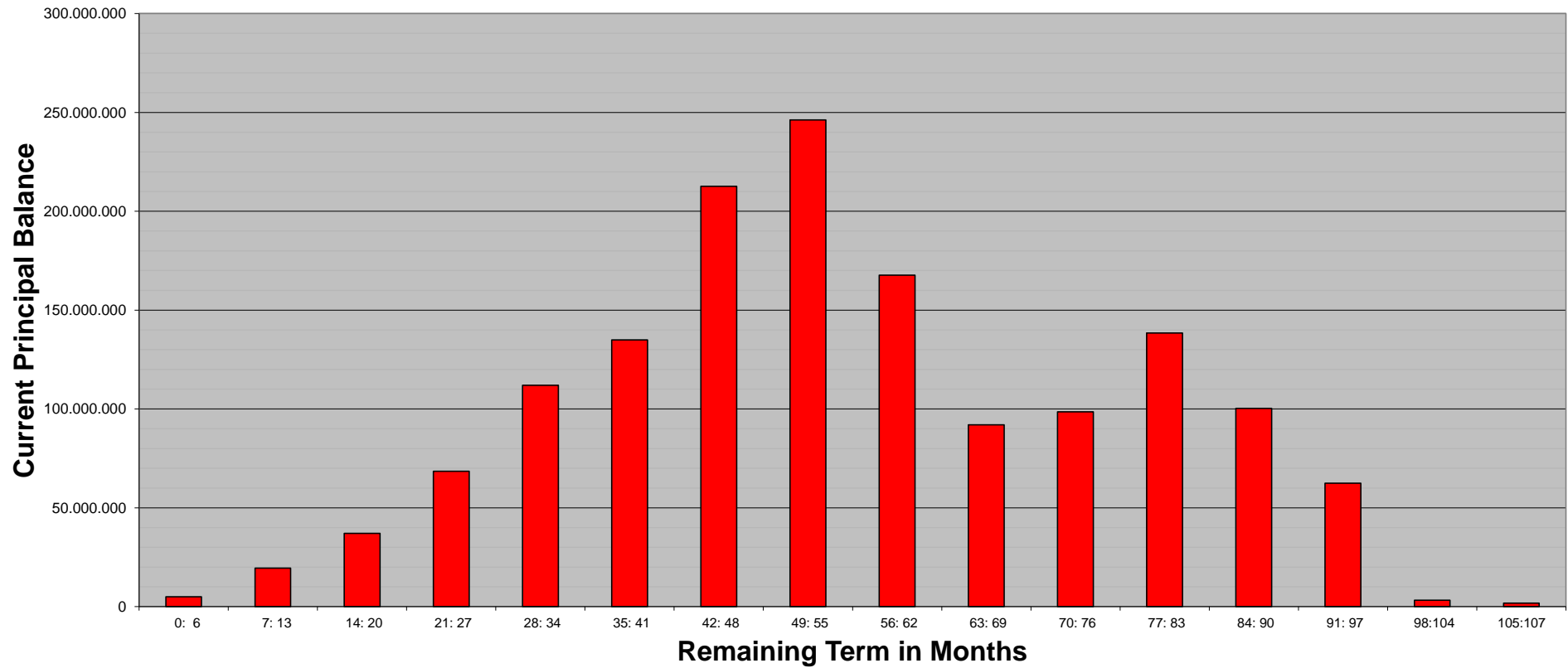
WA Remaining Term	55,11
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**SC Germany Auto 2016-2  
Monthly Investor Report**

**18.1 Remaining Term (Graph)**



Reporting Date			12.08.2016			
Payment Date			16.08.2016			
Period No			1			
Monthly Period			Aug 2016			
Interest Period	from	28.07.2016	to	16.08.2016	=	19 days
Collection Period	from	01.07.2016	to	31.07.2016		



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**19. Original Term**



Reporting Date		12.08.2016			
Payment Date		16.08.2016			
Period No		1			
Monthly Period		Aug 2016			
Interest Period	from	28.07.2016	to	16.08.2016	= 19 days
Collection Period	from	01.07.2016	to	31.07.2016	

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 12	1.889.906,79	0,13%	724	0,54%
13: 25	30.064.044,40	2,00%	8.014	6,01%
26: 38	110.303.543,45	7,35%	16.870	12,65%
39: 51	257.453.116,44	17,16%	25.569	19,17%
52: 64	488.947.467,03	32,60%	38.954	29,20%
65: 77	142.666.802,02	9,51%	12.551	9,41%
78: 90	128.374.427,07	8,56%	8.753	6,56%
91:103	329.547.750,49	21,97%	21.457	16,09%
105:	10.752.939,12	0,72%	505	0,38%
<b>Total</b>	<b>1.499.999.996,81</b>	<b>100,00%</b>	<b>133.397</b>	<b>100,00%</b>

**Statistics**

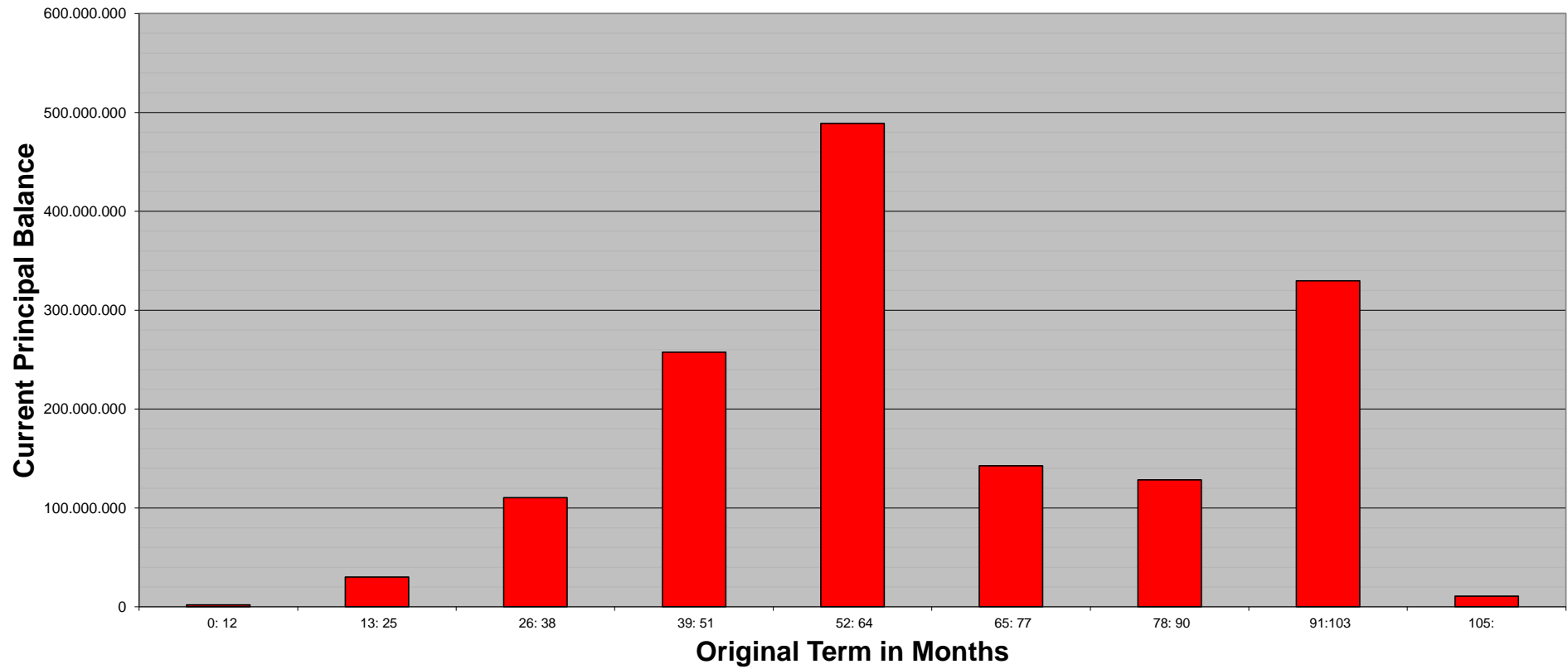
WA Original Term	67,19
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**SC Germany Auto 2016-2  
Monthly Investor Report**

**19.1 Original Term (Graph)**



Reporting Date			12.08.2016			
Payment Date			16.08.2016			
Period No			1			
Monthly Period			Aug 2016			
Interest Period	from	28.07.2016	to	16.08.2016	=	19 days
Collection Period	from	01.07.2016	to	31.07.2016		



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

**20. Manufacturer Brands**



Reporting Date	12.08.2016	
Payment Date	16.08.2016	
Period No	1	
Monthly Period	Aug 2016	
Interest Period	from 28.07.2016	to 16.08.2016 = 19 days
Collection Period	from 01.07.2016	to 31.07.2016

<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	148.991.069,98	9,93%	10.836	8,12%
2	145.344.984,56	9,69%	13.421	10,06%
3	141.918.658,89	9,46%	12.816	9,61%
4	141.087.113,16	9,41%	13.998	10,49%
5	116.531.799,28	7,77%	8.466	6,35%
6	105.068.852,44	7,00%	8.779	6,58%
7	72.737.517,27	4,85%	5.780	4,33%
8	59.962.948,38	4,00%	4.689	3,52%
9	59.736.771,06	3,98%	5.165	3,87%
10	56.960.730,28	3,80%	5.330	4,00%
11	50.129.984,22	3,34%	4.404	3,30%
12	40.273.471,28	2,68%	3.350	2,51%
13	39.650.955,74	2,64%	3.945	2,96%
14	35.884.181,57	2,39%	4.016	3,01%
15	31.404.932,37	2,09%	2.919	2,19%
	<b>1.245.683.970,48</b>	<b>83,05%</b>	<b>107.914</b>	<b>80,90%</b>

TOP 15 manufacturer brands in alphabetical order:

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



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

**21. Priority of Payments + Transaction Costs**



Reporting Date	12.08.2016	
Payment Date	16.08.2016	
Period No	1	
Monthly Period	Aug 2016	
Interest Period	from 28.07.2016	to 16.08.2016 = 19 days
Collection Period	from 01.07.2016	to 31.07.2016

**Priority of Payments**

Available Distribution Amount		58.931.884,72 €
Senior Expenses	-	- €
Interest Notes Class A	-	814.752,00 €
Interest Notes Class B	-	72.108,00 €
Replenishment	-	37.841.480,73 €
Payments to Purchase Shortfall Account	-	3,19 €
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	-	22.776,25 €
Principal Payments Subordinated Loan	-	- €
Payments to Seller	=	5.180.764,55 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 886.860,00 €	- 814.752,00 €	- 72.108,00 €
Cumulative Interest accrued	- 886.860,00 €	- 814.752,00 €	- 72.108,00 €
Interest Payments	- 886.860,00 €	- 814.752,00 €	- 72.108,00 €
Cumulative Interest Payments	- 886.860,00 €	- 814.752,00 €	- 72.108,00 €
Interest accrued on Subordinated Loan for the I	- 22.776,25 €		
Cumulative Interest accrued on Subordinated L	- 22.776,25 €		
Interest Payments on Subordinated Loan	- 22.776,25 €		
Cumulative Interest Payments on Subordinated	- 22.776,25 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

## SC Germany Auto 2016-2 Monthly Investor Report

### 22. Retention



Reporting Date	12.08.2016				
Payment Date	16.08.2016				
Period No	1				
Monthly Period	16.08.2016				
Interest Period	from 28.07.2016	to	16.08.2016	=	19 days
Collection Period	from 01.07.2016	to	31.07.2016		

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:	1.499.999.950,68 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	1.499.999.996,81 €
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. Issuer Information



Reporting Date		12.08.2016				
Payment Date		16.08.2016				
Period No		1				
Monthly Period		Aug 2016				
Interest Period	from	28.07.2016	to	16.08.2016	=	19 days
Collection Period	from	01.07.2016	to	31.07.2016		

**Deal Name:**

**SC Germany Auto 2016-2**

**Issuer:**

**SC Germany Auto 2016-2 UG (haftungsbeschränkt)**

The Managing Directors  
Grüneburgweg 58-62  
60322 Frankfurt am Main  
Germany  
eMail directors-de@sfmeurope.com  
fax +49 (0) 69 643 50 8925

**Seller of the Receivables:**

**Santander Consumer Bank AG**

**Servicer Name:**

**Santander Consumer Bank AG**

**Reporting Entity:**

**Santander Consumer Bank AG**

Capital Markets  
Santander-Platz 1  
41061 Mönchengladbach  
Germany  
fax +49 69 643 50 8925  
abs\_ger@santander.de

**SPV-Administrator:**

**SFM Structured Finance Management (Deutschland) GmbH**

Grüneburgweg 58-62  
60322 Frankfurt am Main  
Germany  
eMail directors-de@sfmeurope.com  
fax +49 (0) 69 643 50 8925

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

**24. Santander Consumer Bank**



Reporting Date	12.08.2016	
Payment Date	16.08.2016	
Period No	1	
Monthly Period	Aug 2016	
Interest Period	from 28.07.2016	to 16.08.2016 = 19 days
Collection Period	from 01.07.2016	to 31.07.2016

**Contact Details**

**Capital Markets**

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Team ABS		<a href="mailto:abs_ger@santander.de">abs_ger@santander.de</a>

**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
(P)A3	P-2	STABLE	A-	F2	STABLE	A-	A-2	STABLE	A	R-1L	STABLE
A3	P-2	STABLE	A-	F2	STABLE	BBB+	A-2	STABLE	-	-	-

Ratings as of 31.07.2016, data source: Bloomberg