

SC Germany Auto 2016-2 Monthly Investor Report



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

Cover Sheet Monthly Investor Report



Reporting Date	10.10.2016				
Payment Date	13.10.2016				
Period No	3				
Monthly Period	Okt 2016				
Interest Period	from 13.09.2016	to 13.10.2016	=	30 days	
Collection Period	from 01.09.2016	to 30.09.2016			

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1. Portfolio Information



Reporting Date	10.10.2016				
Payment Date	13.10.2016				
Period No	3				
Monthly Period	Okt 2016				
Interest Period from	13.09.2016	to	13.10.2016	=	30 days
Collection Period from	01.09.2016	to	30.09.2016		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	134.931	1.499.999.996,39 €	1.499.999.996,81 €
Scheduled Principal Payments		26.217.908,26 €	
Prepayment Principal		12.121.729,17 €	
Others		1.702.757,22 €	
Total Principal Collections		40.042.394,65 €	41.448.709,45 €
Total Interest Collections		6.777.993,11 €	6.781.779,07 €
Defaults		39.279,99 €	21.159,08 €
Replenishment Amount		40.081.677,35 €	41.469.868,11 €
End of Period	136.369	1.499.999.999,10 €	1.499.999.996,39 €
Purchase Shortfall Amount		0,90 €	3,61 €
Total Assets (End of Period)		1.500.000.000,00 €	1.500.000.000,00 €
Current Prepayment Rate (annualised)		9,3%	

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2. Reserve Accounts



Reporting Date	10.10.2016				
Payment Date	13.10.2016				
Period No	3				
Monthly Period	Okt 2016				
Interest Period from	13.09.2016	to	13.10.2016	=	30 days
Collection Period from	01.09.2016	to	30.09.2016		

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 9.781.103,30 €

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	10.10.2016				
Payment Date	13.10.2016				
Period No	3				
Monthly Period	Okt 2016				
Interest Period	from	13.09.2016	to	13.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

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
3-MRA* 1- 30 days past due	0,10%			
1- 30 days past due period before previous period		- €	- €	0
1- 30 days past due previous period		2.124.362,49 €	42.994,23 €	184
1- 30 days past due current period	0,15%	2.224.807,87 €	55.262,55 €	186
3-MRA* 31- 60 days past due	0,03%			
31- 60 days past due period before previous period		- €	- €	0
31- 60 days past due previous period		493.306,88 €	18.915,39 €	29
31- 60 days past due current period	0,07%	994.217,75 €	39.825,79 €	79
3-MRA* 61-90 days past due	0,01%			
61- 90 days past due period before previous period		- €	- €	0
61- 90 days past due previous period		83.123,10 €	3.375,74 €	9
61- 90 days past due current period	0,02%	339.554,23 €	18.097,63 €	24
3-MRA* 91-120 days past due	0,00%			
91- 120 days past due period before previous period		- €	- €	0
91- 120 days past due previous period		54.380,42 €	2.850,43 €	3
91- 120 days past due current period	0,00%	44.564,52 €	3.467,49 €	6
3-MRA* 121-150 days past due	0,00%			
121- 150 days past due period before previous period		- €	- €	0
121- 150 days past due previous period		- €	- €	0
121- 150 days past due current period	0,00%	33.881,51 €	2.477,05 €	2
3-MRA* 151-180 days past due	0,00%			
151- 180 days past due period before previous period		- €	- €	0
151- 180 days past due previous period		- €	- €	0
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



Reporting Date	10.10.2016				
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Monthly Period	Okt 2016				
Interest Period	from	13.09.2016	to	13.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

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	39.279,99 €	
Current Period Recoveries	- €	
Current Period Net Default	39.279,99 €	
New Number of Defaulted Contracts		4

Cumulative Default

Cumulative Gross Default	60.439,07 €	
Cumulative Recoveries	- €	
Cumulative Net Default	60.439,07 €	
Total Number of Defaulted Contracts		6

3-MRA* /
current ratio

Ratio

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

0,02%

Annualised Loss Ratio period before previous period	0,00%
Annualised Loss Ratio previous period	0,02%
Annualised Loss Ratio current period	0,03%

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



Reporting Date	10.10.2016				
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Interest Period	from	13.09.2016	to	13.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

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%	-	4,07%	no
Contracts with Balloon Rates (applicable for Total Portfolio)	-	42,00%	36,46%	no
Remaining Term (applicable for Total Portfolio)	-	62,50	53,58	no
Loans with Original Term of more than 90 months (applicable for Total Portfolio)	-	30,00%	22,66%	no
Early Amortisation Events		Maximum-Trigger	Current Value	Trigger Breach
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			49,32 €	
Previous period			3,19 €	
Current period			3,61 €	
Principal Deficiency Event				no

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6. Outstanding Notes



Reporting Date	10.10.2016		
Payment Date	13.10.2016		
Period No	3		
Monthly Period	Okt 2016		
Interest Period from	13.09.2016	to	13.10.2016 = 30 days
Collection Period from	01.09.2016	to	30.09.2016

	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	61.820.391,37 €		
Replenishment	40.081.677,35 €		
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)		7,95%	3,95%
Current CE (excl. Excess Spread)		5,00%	1,00%

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7. Original Principal Balance



Reporting Date	10.10.2016				
Payment Date	13.10.2016				
Period No	3				
Monthly Period	Oktober 2016				
Interest Period	from 13.09.2016	to	13.10.2016	=	30 days
Collection Period	from 01.09.2016	to	30.09.2016		

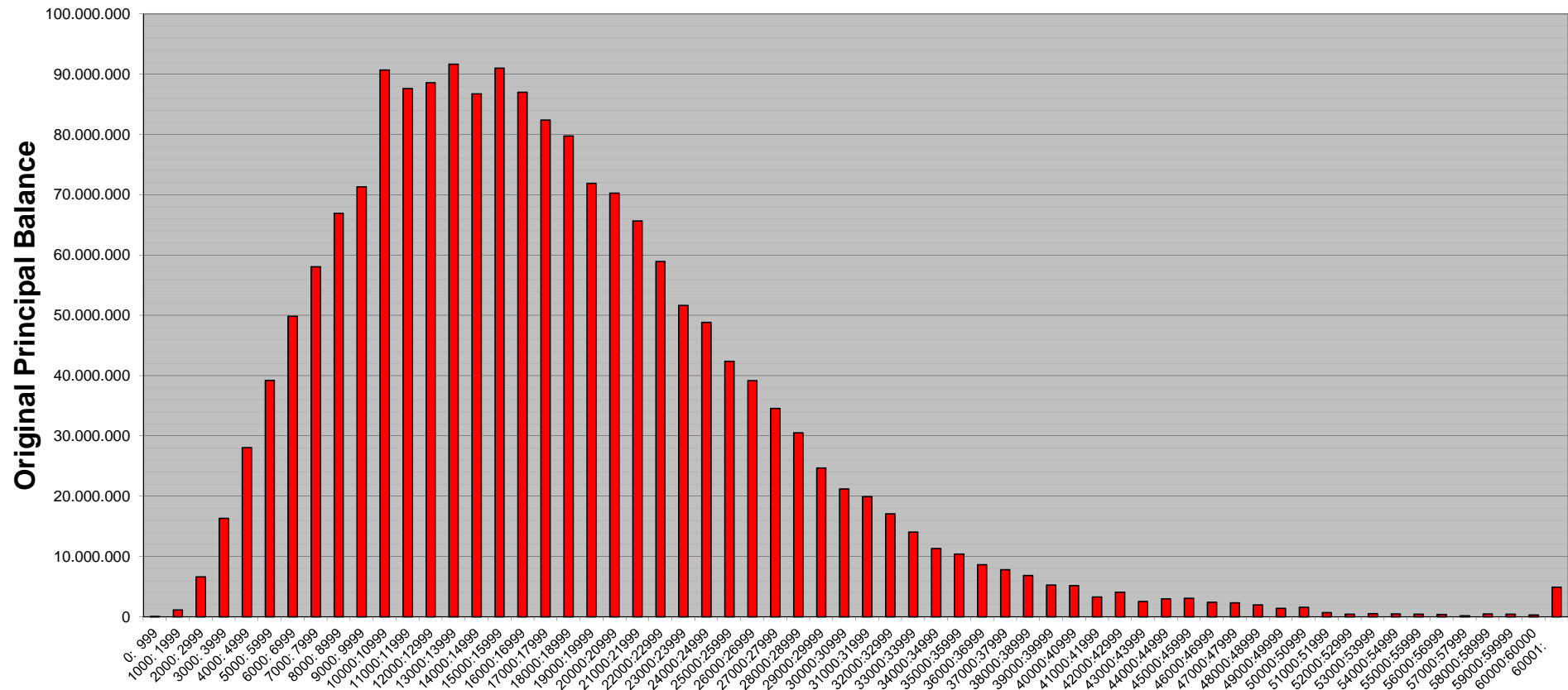
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0- 999	47.442,29	0,00%	60	0,04%
1000-1999	1.155.964,10	0,06%	719	0,53%
2000-2999	6.627.156,34	0,36%	2.615	1,92%
3000-3999	16.352.220,15	0,90%	4.675	3,43%
4000-4999	28.080.756,20	1,54%	6.244	4,58%
5000-5999	39.222.264,05	2,15%	7.155	5,25%
6000-6999	49.672.395,66	2,73%	7.671	5,63%
7000-7999	58.061.782,65	3,18%	7.733	5,67%
8000-8999	66.934.698,62	3,67%	7.876	5,78%
9000-9999	71.314.993,32	3,91%	7.505	5,50%
10000-10999	90.697.004,44	4,97%	8.648	6,34%
11000-11999	87.618.725,74	4,80%	7.615	5,58%
12000-12999	88.603.011,25	4,86%	7.091	5,20%
13000-13999	91.686.968,49	5,02%	6.795	4,98%
14000-14999	86.771.490,79	4,76%	5.983	4,39%
15000-15999	91.031.416,63	4,99%	5.876	4,31%
16000-16999	87.022.332,07	4,77%	5.277	3,87%
17000-17999	82.421.806,46	4,52%	4.713	3,46%
18000-18999	79.787.095,74	4,37%	4.316	3,16%
19000-19999	71.908.341,49	3,94%	3.690	2,71%
20000-20999	70.267.487,45	3,85%	3.433	2,52%
21000-21999	65.666.204,75	3,60%	3.057	2,24%
22000-22999	58.924.408,12	3,23%	2.620	1,92%
23000-23999	51.671.714,90	2,83%	2.199	1,61%
24000-24999	48.855.537,88	2,68%	1.994	1,46%
25000-25999	42.372.153,97	2,32%	1.663	1,22%
26000-26999	39.178.021,26	2,15%	1.480	1,09%
27000-27999	34.583.919,68	1,90%	1.258	0,92%
28000-28999	30.523.088,69	1,67%	1.072	0,79%
29000-29999	24.684.375,38	1,35%	837	0,61%
30000-30999	21.233.299,40	1,16%	697	0,51%
31000-31999	19.925.068,14	1,09%	633	0,46%
32000-32999	17.073.973,68	0,94%	525	0,38%
33000-33999	14.071.519,04	0,77%	420	0,31%
34000-34999	11.316.200,57	0,62%	328	0,24%
35000-35999	10.426.651,06	0,57%	294	0,22%
36000-36999	8.649.646,37	0,47%	237	0,17%
37000-37999	7.796.078,01	0,43%	208	0,15%
38000-38999	6.850.153,03	0,38%	178	0,13%
39000-39999	5.283.825,48	0,29%	134	0,10%
40000-40999	5.170.857,24	0,28%	128	0,09%
41000-41999	3.280.040,71	0,18%	79	0,06%
42000-42999	4.079.093,99	0,22%	96	0,07%
43000-43999	2.563.665,56	0,14%	59	0,04%
44000-44999	2.981.477,63	0,16%	67	0,05%
45000-45999	3.090.805,53	0,17%	68	0,05%
46000-46999	2.419.432,91	0,13%	52	0,04%
47000-47999	2.327.118,28	0,13%	49	0,04%
48000-48999	1.389.822,24	0,07%	41	0,03%
49000-49999	1.388.317,56	0,08%	28	0,02%
50000-50999	1.562.396,40	0,09%	31	0,02%
51000-51999	722.067,56	0,04%	14	0,01%
52000-52999	421.108,25	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	443.456,01	0,02%	8	0,01%
56000-56999	395.116,48	0,02%	7	0,01%
57000-57999	171.910,68	0,01%	3	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:	4.906.620,49	0,27%	68	0,05%
Total	1.824.689.907,01	100,00%	136.369	100,00%

Statistics	In EUR
Average Amount	13.380,53

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7.1 Original PB (Graph)

Reporting Date			10.10.2016		
Payment Date			13.10.2016		
Period No			3		
Monthly Period			Okt 2016		
Interest Period	from	13.09.2016	to	13.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	



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8. Current Principal Balance



Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

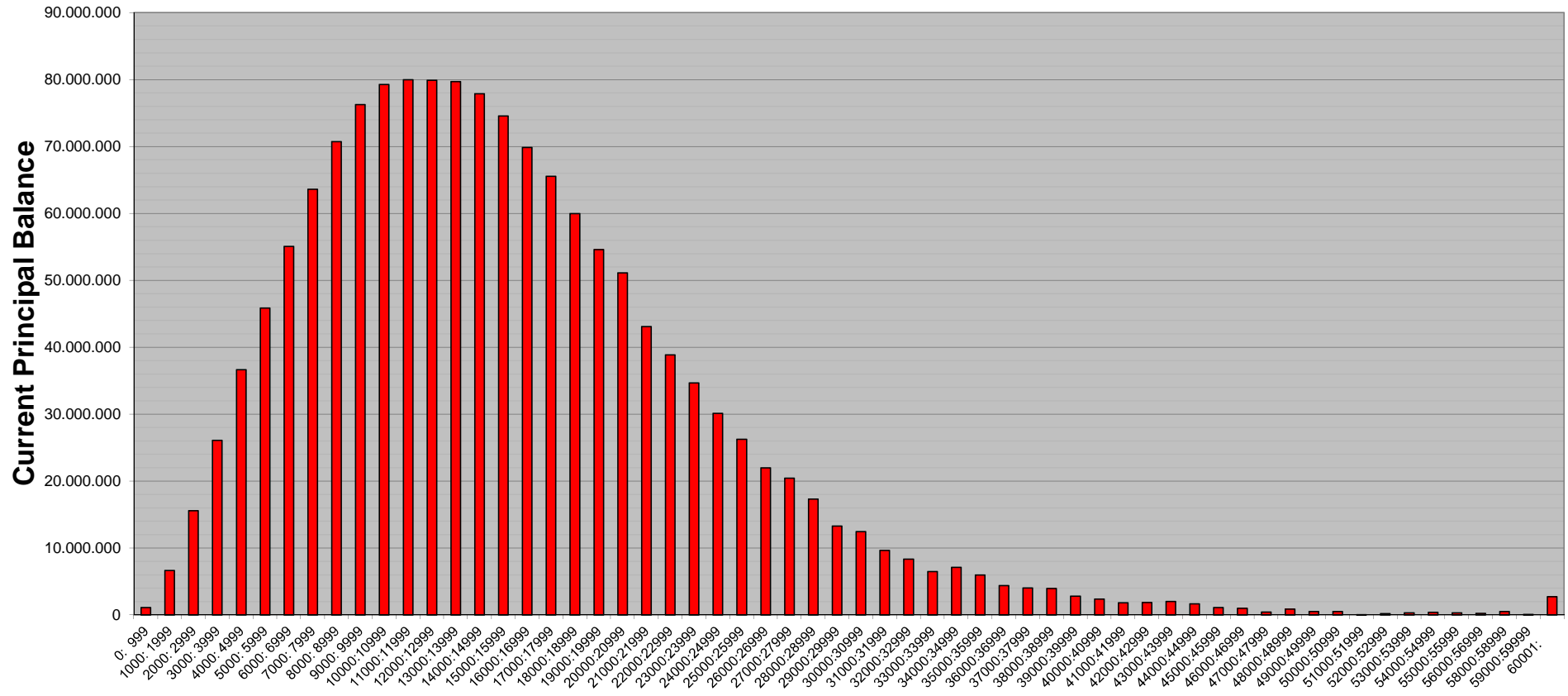
Current Principal Balance (Ranges in EUR)	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0-999	1.111.205,25	0,07%	2.662	1,95%
1000-1999	6.660.578,98	0,44%	4.356	3,19%
2000-2999	15.593.074,31	1,04%	6.195	4,54%
3000-3999	26.088.080,70	1,74%	7.424	5,44%
4000-4999	36.631.154,20	2,44%	8.123	5,96%
5000-5999	45.844.233,84	3,06%	8.336	6,11%
6000-6999	55.083.724,96	3,67%	8.478	6,22%
7000-7999	63.600.872,28	4,24%	8.483	6,22%
8000-8999	70.727.186,64	4,72%	8.319	6,10%
9000-9999	76.272.537,53	5,08%	8.031	5,89%
10000-10999	79.269.015,14	5,28%	7.553	5,54%
11000-11999	79.983.188,44	5,33%	6.956	5,10%
12000-12999	79.877.988,42	5,33%	6.394	4,69%
13000-13999	79.687.544,63	5,31%	5.907	4,33%
14000-14999	77.891.135,75	5,19%	5.375	3,94%
15000-15999	74.567.033,39	4,97%	4.815	3,53%
16000-16999	69.837.861,63	4,66%	4.239	3,11%
17000-17999	65.556.901,37	4,37%	3.747	2,75%
18000-18999	59.968.291,37	4,00%	3.242	2,38%
19000-19999	54.577.814,01	3,64%	2.802	2,05%
20000-20999	51.119.047,50	3,41%	2.494	1,83%
21000-21999	43.071.318,81	2,87%	2.004	1,47%
22000-22999	38.862.959,52	2,59%	1.728	1,27%
23000-23999	34.672.400,56	2,31%	1.477	1,08%
24000-24999	30.106.923,51	2,01%	1.230	0,90%
25000-25999	26.247.415,66	1,75%	1.030	0,76%
26000-26999	21.997.462,13	1,47%	830	0,61%
27000-27999	20.430.308,52	1,36%	743	0,54%
28000-28999	17.310.049,14	1,15%	608	0,45%
29000-29999	13.266.000,60	0,88%	450	0,33%
30000-30999	12.440.280,17	0,83%	408	0,30%
31000-31999	9.631.565,16	0,64%	306	0,22%
32000-32999	8.347.636,75	0,56%	257	0,19%
33000-33999	6.464.424,84	0,43%	193	0,14%
34000-34999	7.107.530,62	0,47%	206	0,15%
35000-35999	5.963.344,80	0,40%	168	0,12%
36000-36999	4.378.719,54	0,29%	120	0,09%
37000-37999	4.045.570,01	0,27%	108	0,08%
38000-38999	3.962.613,93	0,26%	103	0,08%
39000-39999	2.802.375,87	0,19%	71	0,05%
40000-40999	2.389.558,91	0,16%	59	0,04%
41000-41999	1.823.615,27	0,12%	44	0,03%
42000-42999	1.871.476,17	0,12%	44	0,03%
43000-43999	1.998.438,26	0,13%	46	0,03%
44000-44999	1.643.903,00	0,11%	37	0,03%
45000-45999	1.091.977,93	0,07%	24	0,02%
46000-46999	976.427,17	0,07%	21	0,02%
47000-47999	429.058,81	0,03%	9	0,01%
48000-48999	871.728,10	0,06%	18	0,01%
49000-49999	494.749,63	0,03%	10	0,01%
50000-50999	504.799,99	0,03%	10	0,01%
51000-51999	51.811,62	0,00%	1	0,00%
52000-52999	209.357,79	0,01%	4	0,00%
53000-53999	321.232,74	0,02%	6	0,00%
54000-54999	382.631,60	0,03%	7	0,01%
55000-55999	333.568,55	0,02%	6	0,00%
56000-56999	225.931,46	0,02%	4	0,00%
58000-58999	526.551,16	0,04%	9	0,01%
59000-59999	59.838,67	0,00%	1	0,00%
60000!	2.736.171,79	0,18%	39	0,03%
Total	1.499.999.999,10	100,00%	136.369	100,00%

Statistics in EUR	
Average Amount	10.999,57

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8.1 Current PB (Graph)

Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



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9. Borrower Concentration



Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	99.798,30	0,0067%	1
2	98.244,21	0,0065%	1
3	91.351,58	0,0061%	1
4	90.070,08	0,0060%	1
5	85.018,22	0,0057%	1
6	84.209,29	0,0056%	1
7	81.324,00	0,0054%	1
8	80.734,41	0,0054%	1
9	80.301,12	0,0054%	1
10	76.688,12	0,0051%	1
11	74.160,99	0,0049%	1
12	72.565,05	0,0048%	1
13	72.279,12	0,0048%	2
14	72.038,62	0,0048%	1
15	70.107,86	0,0047%	1
16	68.318,96	0,0046%	1
17	67.908,28	0,0045%	1
18	66.165,94	0,0044%	1
19	65.951,78	0,0044%	1
20	64.852,50	0,0043%	1
21	64.391,18	0,0043%	1
22	64.377,88	0,0043%	1
23	64.074,83	0,0043%	1
24	63.885,38	0,0043%	1
25	63.811,05	0,0043%	1
	1.882.628,75	0,1255%	26

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

10. Geographical Distribution



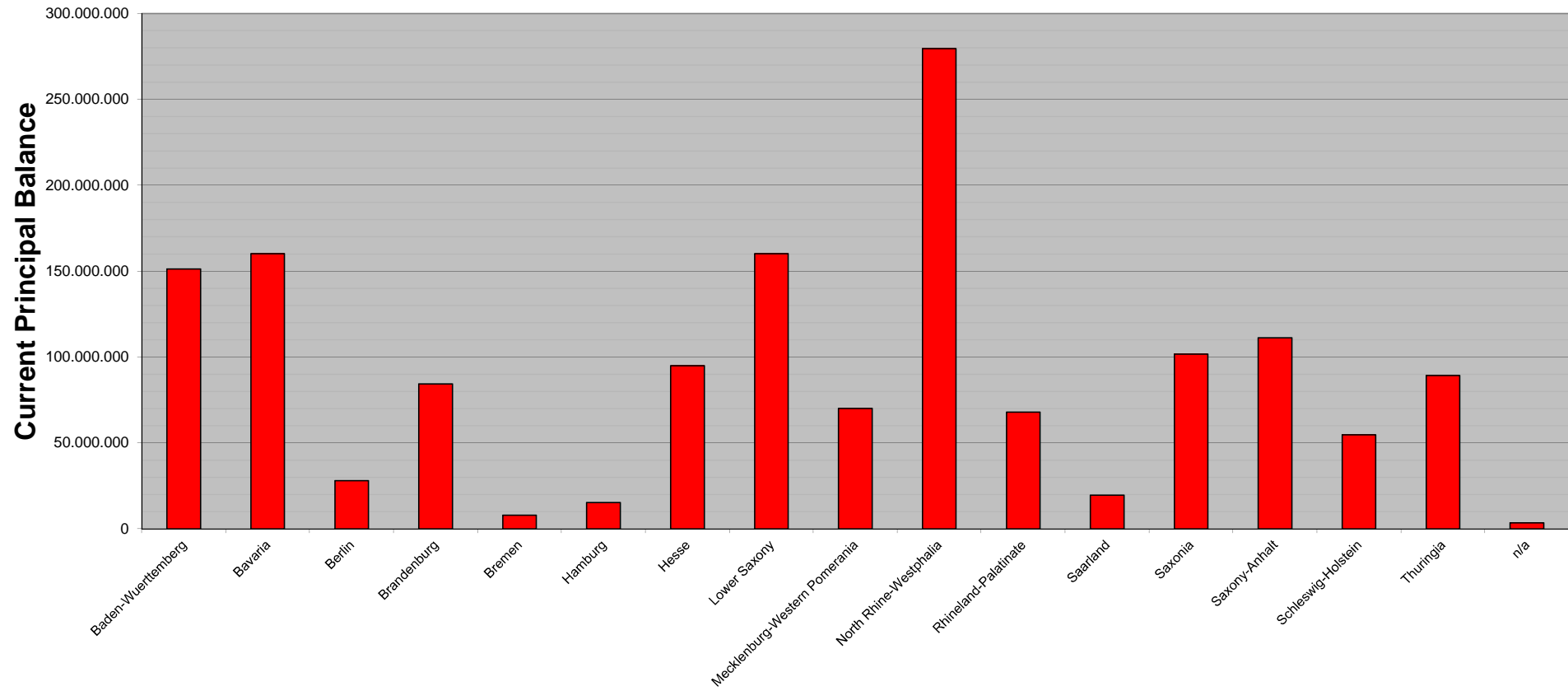
Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	151.332.949,87	10,09%	13.292	9,75%
Bavaria	160.170.285,82	10,68%	13.904	10,20%
Berlin	27.984.045,84	1,87%	2.663	1,95%
Brandenburg	84.432.413,14	5,63%	7.881	5,78%
Bremen	8.020.065,60	0,53%	774	0,57%
Hamburg	15.248.489,28	1,02%	1.409	1,03%
Hesse	94.984.038,28	6,33%	8.505	6,24%
Lower Saxony	160.231.478,03	10,68%	14.581	10,69%
Mecklenburg-Western Pomerania	70.142.390,43	4,68%	6.586	4,83%
North Rhine-Westphalia	279.584.797,68	18,64%	25.503	18,70%
Rhineland-Palatinate	67.893.846,71	4,53%	6.001	4,40%
Saarland	19.547.370,05	1,30%	1.737	1,27%
Saxonia	101.658.712,57	6,78%	9.937	7,29%
Saxony-Anhalt	111.253.764,55	7,42%	10.146	7,44%
Schleswig-Holstein	54.775.773,71	3,65%	5.200	3,81%
Thuringia	89.270.318,81	5,95%	7.928	5,81%
n/a	3.469.258,73	0,23%	322	0,24%
Total	1.499.999.999,10	100,00%	136.369	100,00%

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Monthly Investor Report

10.1 Geographical Distribution (Graph)

Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



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Monthly Investor Report**

11. Object/Vehicle Type



Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

<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	401.728.864,73	26,78%	31.774	23,30%
New >90	128.870.174,20	8,59%	8.162	5,99%
New Vehicle	530.599.038,93	35,37%	39.936	29,29%
Used =<90	758.404.992,39	50,56%	82.257	60,32%
Used >90	210.995.967,78	14,07%	14.176	10,40%
Used Vehicle	969.400.960,17	64,63%	96.433	70,71%
Total	1.499.999.999,10	100,00%	136.369	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	1.455.290.110,24	97,02%	130.502	95,70%
Motorbike	24.180.386,68	1,61%	4.533	3,32%
Leisure	20.529.502,18	1,37%	1334	0,98%
Total	1.499.999.999,10	100,00%	136.369	100,00%

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Monthly Investor Report**

12. Insurances



Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

<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	473.380.575,66	31,56%	42.791	31,38%
Yes	1.026.619.423,44	68,44%	93.578	68,62%
Total	1.499.999.999,10	100,00%	136.369	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	1.016.435.966,71	67,76%	97.595	71,57%
Yes	483.564.032,39	32,24%	38.774	28,43%
Total	1.499.999.999,10	100,00%	136.369	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	1.349.617.755,94	89,97%	123.337	90,44%
Yes	150.382.243,16	10,03%	13.032	9,56%
Total	1.499.999.999,10	100,00%	136.369	100,00%

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

13. Type of Contract



Reporting Date			10.10.2016		
Payment Date			13.10.2016		
Period No			3		
Monthly Period			Okt 2016		
Interest Period	from	13.09.2016	to	13.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

<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	953.039.386,53	63,54%	99.343	72,85%
Yes	546.960.612,57	36,46%	37.026	27,15%
- of which balloon rates	278.752.419,37	18,58%		
- of which regular installments	268.208.193,20	17,88%		
Total	1.499.999.999,10	100,00%	136.369	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	526.856,91	0,19%	70	0,19%
13:25	7.214.396,78	2,59%	930	2,51%
26:38	30.439.711,25	10,92%	4.026	10,87%
39:51	88.342.251,21	31,69%	11.220	30,30%
52:64	151.994.147,12	54,53%	20.766	56,08%
65:72	165.109,45	0,06%	10	0,03%
73:	69.946,65	0,03%	4	0,01%
Total	278.752.419,37	100,00%	37.026	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	10.842.078,41	3,89%	1.522	4,11%
13:25	31.174.023,63	11,18%	4.149	11,21%
26:38	66.753.262,17	23,95%	8.876	23,97%
39:51	107.533.084,25	38,58%	14.289	38,59%
52:64	62.408.020,26	22,39%	8.188	22,11%
65:72	23.996,00	0,01%	1	0,00%
73:	17.954,65	0,01%	1	0,00%
Total	278.752.419,37	100,00%	37.026	100,00%

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

14. Payment Methods



Reporting Date			10.10.2016			
Payment Date			13.10.2016			
Period No			3			
Monthly Period			Okt 2016			
Interest Period	from	13.09.2016	to	13.10.2016	=	30 days
Collection Period	from	01.09.2016	to	30.09.2016		

<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	1.495.659.415,72	99,71%	135.954	99,70%
Other	4.340.583,38	0,29%	415	0,30%
Total	1.499.999.999,10	100,00%	136.369	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	682.991.019,65	45,53%	62.567	45,88%
1st of month	817.008.979,45	54,47%	73.802	54,12%
Total	1.499.999.999,10	100,00%	136.369	100,00%

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Monthly Investor Report**

15. Downpayment



Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

<i>Downpayment (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	564.718.334,88	37,65%	45.608	33,44%	0,00%
0: 999	56.103.208,45	3,74%	6.603	4,84%	5,42%
1000: 1999	123.687.999,64	8,25%	13.547	9,93%	11,03%
2000: 2999	139.087.778,48	9,27%	13.871	10,17%	16,56%
3000: 3999	115.974.670,48	7,73%	11.051	8,10%	21,34%
4000: 4999	89.409.419,79	5,96%	8.388	6,15%	25,89%
5000: 5999	104.304.647,50	6,95%	9.199	6,75%	28,60%
6000: 6999	59.048.194,65	3,94%	5.548	4,07%	33,80%
7000: 7999	47.610.790,52	3,17%	4.336	3,18%	36,64%
8000: 8999	39.983.094,57	2,67%	3.726	2,73%	39,84%
9000: 9999	21.689.568,96	1,45%	2.060	1,51%	42,99%
10000:10999	46.061.913,36	3,07%	3.943	2,89%	42,67%
11000:11999	15.017.960,32	1,00%	1.427	1,05%	47,91%
12000:12999	15.724.137,39	1,05%	1.476	1,08%	49,53%
13000:13999	10.082.086,89	0,67%	976	0,72%	52,16%
14000:14999	8.304.659,97	0,55%	803	0,59%	53,96%
15000:15999	12.908.254,49	0,86%	1.136	0,83%	53,01%
16000:16999	5.203.154,53	0,35%	499	0,37%	56,82%
17000:17999	3.967.681,21	0,26%	390	0,29%	58,77%
18000:18999	3.130.787,60	0,21%	319	0,23%	61,10%
19000:19999	1.986.748,93	0,13%	204	0,15%	61,73%
20000:20000	4.529.141,71	0,30%	342	0,25%	56,31%
20001:	11.465.764,78	0,76%	917	0,67%	64,25%
Total	1.499.999.999,10	100,00%	136.369	100,00%	21,26%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.362,05 €	5.051,50 €
Average Purchase Price	15.815,46 €	16.825,30 €
Minimum Downpayment		100,00 €
Maximum Downpayment		85.000,00 €
Downpayment in %	21,26%	30,02%

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Monthly Investor Report**

16. Customer Yield



Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 0	498.733,59	0,03%	37	0,03%
1: 1	114.756.980,04	7,65%	7.835	5,75%
2: 2	259.326.932,28	17,29%	19.438	14,25%
3: 3	591.216.667,32	39,41%	48.655	35,68%
4: 4	327.293.840,18	21,82%	32.585	23,89%
5: 5	128.245.893,91	8,55%	16.123	11,82%
6: 6	52.048.742,09	3,47%	7.384	5,41%
7: 7	16.324.659,59	1,09%	2.613	1,92%
8: 8	6.595.692,07	0,44%	1.060	0,78%
9: 9	2.820.869,82	0,19%	516	0,38%
10:10	695.184,69	0,05%	100	0,07%
11:11	175.803,52	0,01%	23	0,02%
Total	1.499.999.999,10	100,00%	136.369	100,00%

Statistics	in %
WA Interest	4,07%

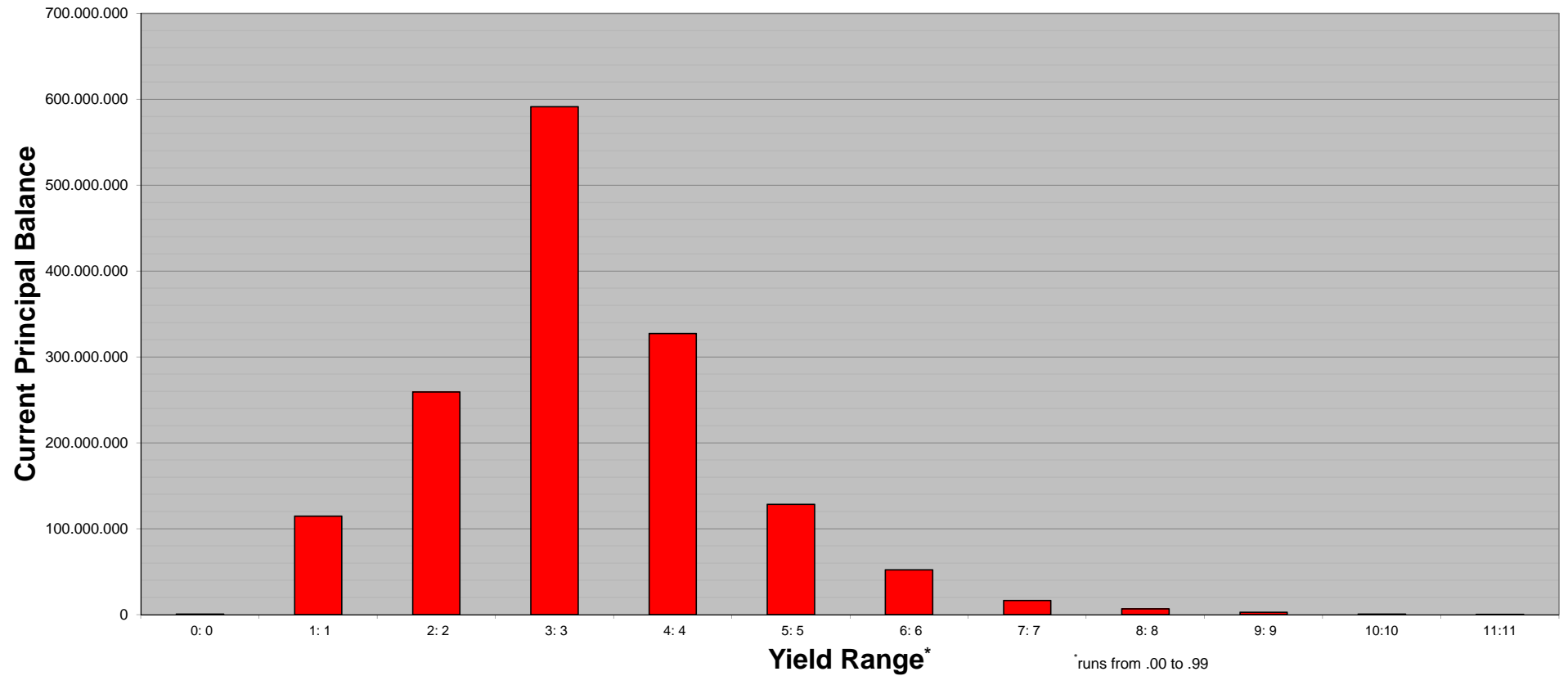
* runs from .00 to .99

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

16.1 Customer Yield (Graph)



Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



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Monthly Investor Report**

17. Seasoning



Reporting Date	10.10.2016				
Payment Date	13.10.2016				
Period No	3				
Monthly Period	Okt 2016				
Interest Period	from	13.09.2016	to	13.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

Seasoning in Months	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
0: 2	4.024.258,75	0,27%	288	0,21%
3: 5	124.008.857,00	8,27%	9.617	7,05%
6: 8	409.622.306,87	27,31%	33.543	24,60%
9:11	211.975.736,42	14,13%	18.007	13,20%
12:14	225.846.378,84	15,06%	20.343	14,92%
15:17	169.390.232,53	11,29%	15.884	11,65%
18:20	110.442.546,54	7,36%	10.828	7,94%
21:23	65.030.247,53	4,34%	6.671	4,89%
24:26	67.148.019,23	4,48%	7.148	5,24%
27:29	35.979.268,62	2,40%	3.862	2,83%
30:32	16.651.529,79	1,11%	1.860	1,36%
33:35	7.885.939,35	0,53%	866	0,64%
36:38	8.491.818,62	0,57%	961	0,70%
39:41	10.240.905,18	0,68%	1.322	0,97%
42:44	6.316.344,77	0,42%	918	0,67%
45:47	4.012.505,58	0,27%	570	0,42%
48:50	5.037.811,50	0,34%	666	0,49%
51:53	5.404.744,67	0,36%	777	0,57%
54:56	3.835.335,36	0,26%	664	0,49%
57:59	1.810.294,91	0,12%	303	0,22%
60:62	962.857,50	0,06%	178	0,13%
63:65	1.995.659,66	0,13%	319	0,23%
66:68	1.657.369,78	0,11%	286	0,21%
69:71	772.133,90	0,05%	152	0,11%
72:74	934.199,26	0,06%	213	0,16%
75:77	522.696,94	0,03%	123	0,09%
Total	1.499.999.999,10	100,00%	136.369	100,00%

Statistics

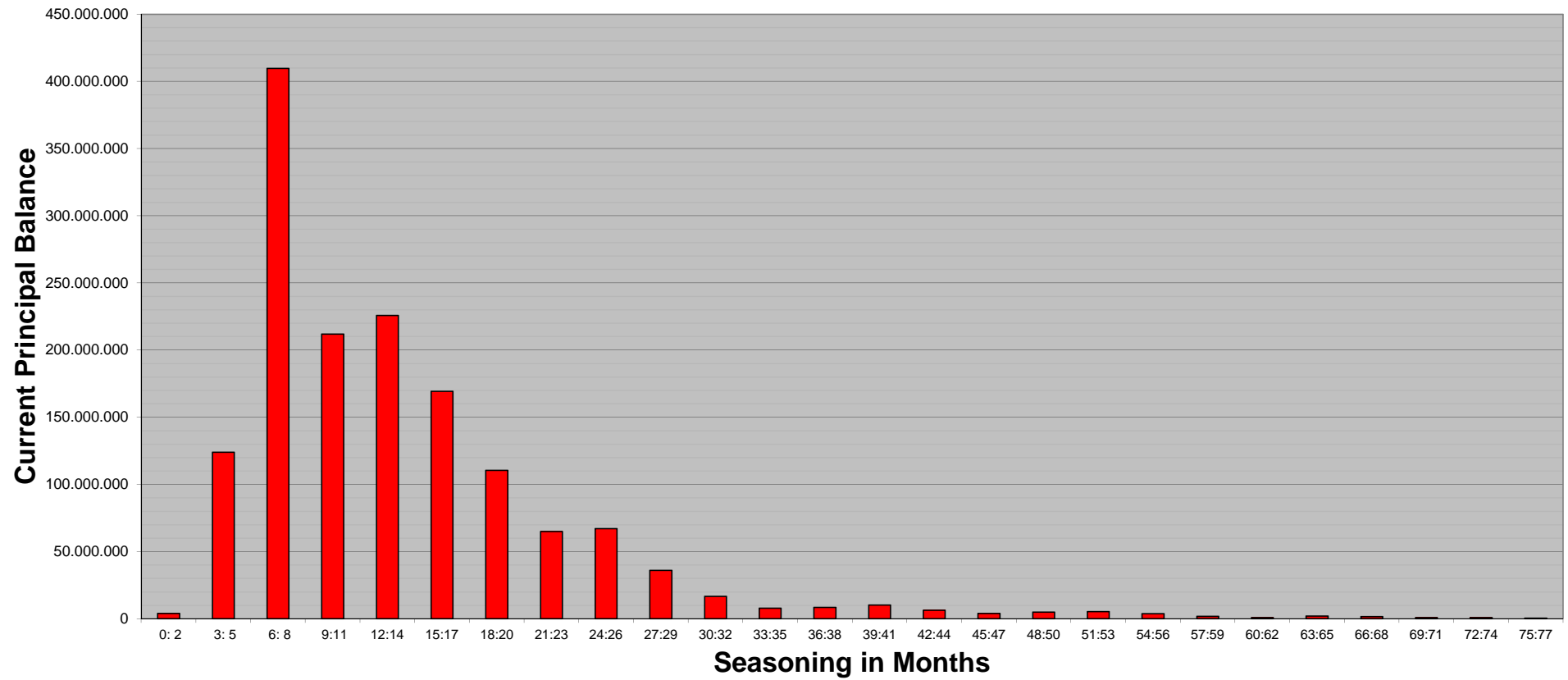
WA Seasoning	13,74
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17.1 Seasoning (Graph)



Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



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18. Remaining Term



Reporting Date			10.10.2016			
Payment Date			13.10.2016			
Period No			3			
Monthly Period			Okt 2016			
Interest Period	from	13.09.2016	to	13.10.2016	=	30 days
Collection Period	from	01.09.2016	to	30.09.2016		

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	6.571.527,56	0,44%	3.225	2,36%
7: 13	21.259.580,04	1,42%	5.801	4,25%
14: 20	42.444.365,49	2,83%	8.200	6,01%
21: 27	69.938.929,86	4,66%	10.304	7,56%
28: 34	126.855.521,63	8,46%	15.350	11,26%
35: 41	163.104.228,85	10,87%	15.948	11,69%
42: 48	208.881.742,54	13,93%	17.714	12,99%
49: 55	298.598.303,71	19,91%	22.288	16,34%
56: 62	79.173.060,04	5,28%	6.519	4,78%
63: 69	92.050.140,84	6,14%	7.146	5,24%
70: 76	108.218.500,62	7,21%	7.364	5,40%
77: 83	139.001.308,19	9,27%	8.596	6,30%
84: 90	110.161.223,31	7,34%	6.178	4,53%
91: 97	29.434.833,67	1,96%	1.554	1,14%
98:104	4.110.358,63	0,27%	175	0,13%
105:107	196.374,12	0,01%	7	0,01%
Total	1.499.999.999,10	100,00%	136.369	100,00%

Statistics

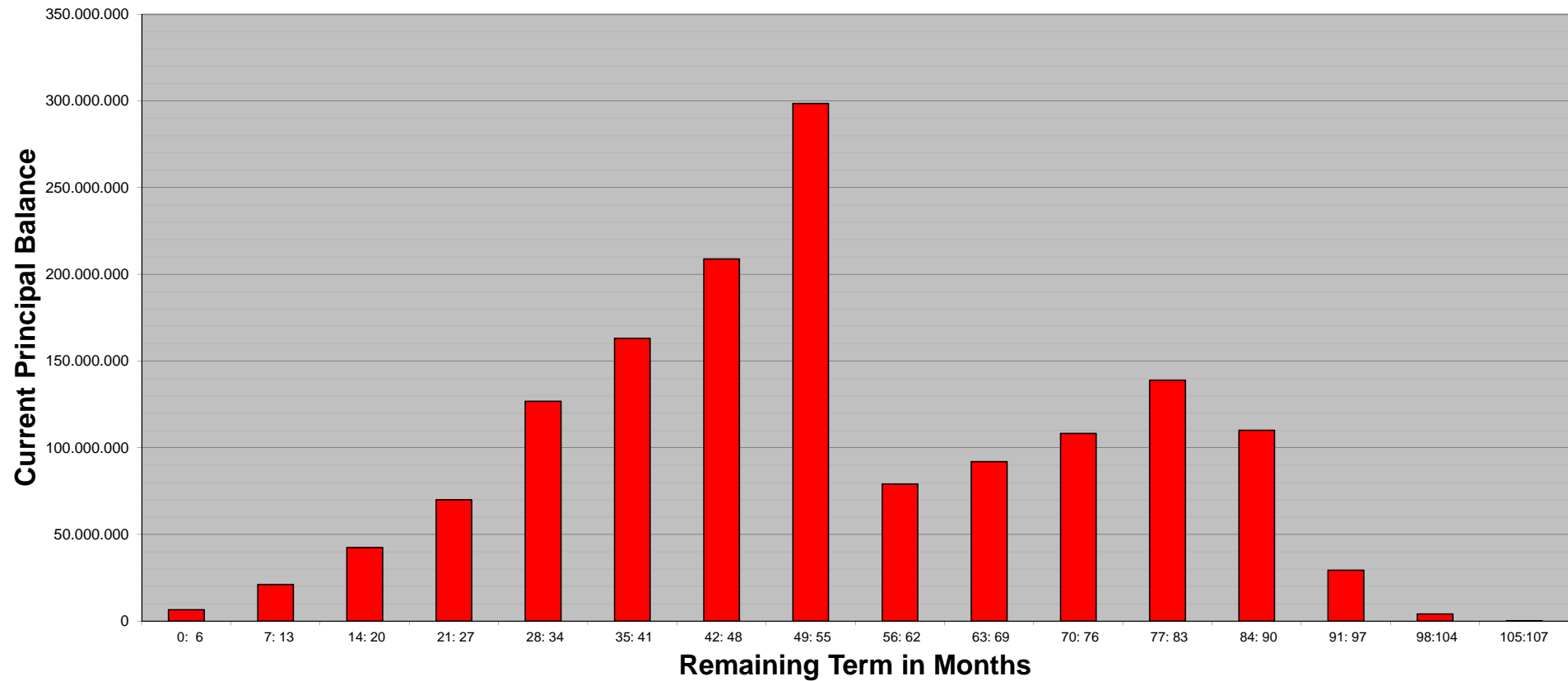
WA Remaining Term	53,58
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18.1 Remaining Term (Graph)



Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



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19. Original Term



Reporting Date			10.10.2016		
Payment Date			13.10.2016		
Period No			3		
Monthly Period			Okt 2016		
Interest Period	from	13.09.2016	to	13.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

<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	1.484.763,79	0,10%	655	0,48%
13: 25	27.370.441,04	1,82%	7.803	5,72%
26: 38	108.074.331,17	7,20%	17.327	12,71%
39: 51	257.005.548,45	17,13%	26.253	19,25%
52: 64	493.716.131,72	32,91%	40.087	29,40%
65: 77	142.517.810,58	9,50%	12.867	9,44%
78: 90	129.964.830,37	8,66%	9.039	6,63%
91:103	329.456.895,11	21,96%	21.840	16,02%
105:	10.409.246,87	0,69%	498	0,37%
Total	1.499.999.999,10	100,00%	136.369	100,00%

Statistics

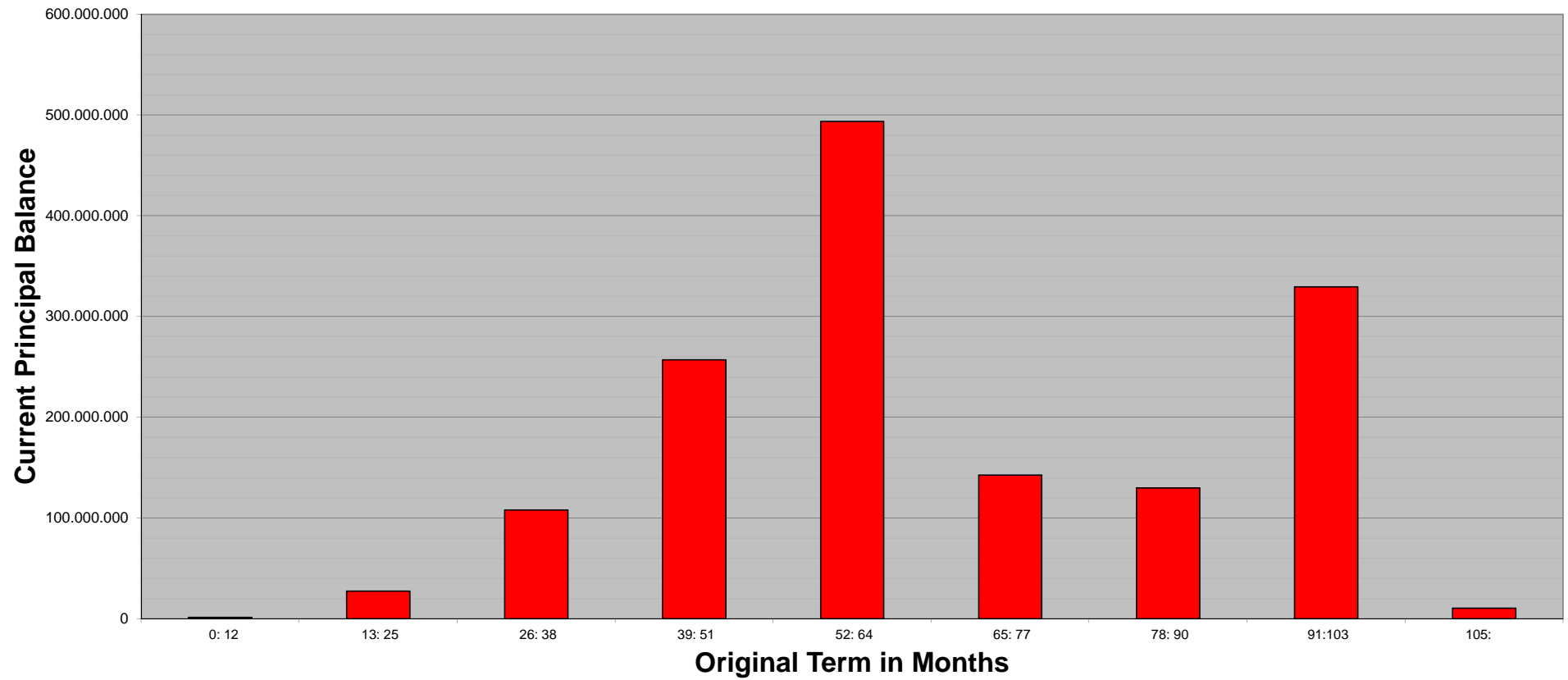
WA Original Term	67,32
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**SC Germany Auto 2016-2
Monthly Investor Report**

19.1 Original Term (Graph)



Reporting Date	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016



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

20. Manufacturer Brands



Reporting Date	10.10.2016			
Payment Date	13.10.2016			
Period No	3			
Monthly Period	Okt 2016			
Interest Period	from	13.09.2016	to	13.10.2016
Collection Period	from	01.09.2016	to	30.09.2016
			=	30 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	150.575.303,41	10,04%	11.181	8,20%
2	145.778.701,53	9,72%	13.737	10,07%
3	141.790.051,30	9,45%	13.109	9,61%
4	140.153.503,01	9,34%	14.247	10,45%
5	116.803.506,86	7,79%	8.693	6,37%
6	106.029.461,83	7,07%	9.029	6,62%
7	72.488.521,68	4,83%	5.854	4,29%
8	60.329.894,49	4,02%	4.798	3,52%
9	59.527.274,28	3,97%	5.268	3,86%
10	57.115.791,56	3,81%	5.467	4,01%
11	49.987.272,19	3,33%	4.482	3,29%
12	40.259.115,95	2,68%	3.427	2,51%
13	39.421.304,42	2,63%	4.037	2,96%
14	35.619.802,97	2,37%	4.090	3,00%
15	31.172.700,08	2,08%	2.988	2,19%
	1.247.052.205,56	83,14%	110.407	80,96%

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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Monthly Investor Report**

21. Priority of Payments + Transaction Costs



Reporting Date		10.10.2016			
Payment Date		13.10.2016			
Period No		3			
Monthly Period		Okt 2016			
Interest Period	from	13.09.2016	to	13.10.2016	= 30 days
Collection Period	from	01.09.2016	to	30.09.2016	

Priority of Payments

Available Distribution Amount		61.820.391,37 €
Senior Expenses	-	- €
Interest Notes Class A	-	1.286.352,00 €
Interest Notes Class B	-	113.850,00 €
Replenishment	-	40.081.677,35 €
Payments to Purchase Shortfall Account	-	0,90 €
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	=	5.302.548,62 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- €		
Interest accrued for the Period	- 1.400.202,00 €	- 1.286.352,00 €	- 113.850,00 €
Cumulative Interest accrued	- 3.593.994,00 €	- 3.301.776,00 €	- 292.218,00 €
Interest Payments	- 1.400.202,00 €	- 1.286.352,00 €	- 113.850,00 €
Cumulative Interest Payments	- 3.593.994,00 €	- 3.301.776,00 €	- 292.218,00 €
Interest accrued on Subordinated Loan for the	- 35.962,50 €		
Cumulative Interest accrued on Subordinated L	- 92.303,75 €		
Interest Payments on Subordinated Loan	- 35.962,50 €		
Cumulative Interest Payments on Subordinate	- 92.303,75 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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22. Retention



Reporting Date	10.10.2016				
Payment Date	13.10.2016				
Period No	3				
Monthly Period	13.10.2016				
Interest Period	from 13.09.2016	to	13.10.2016	=	30 days
Collection Period	from 01.09.2016	to	30.09.2016		

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:	1.499.999.996,39 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	1.499.999.999,10 €
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%

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23. Issuer Information



Reporting Date		10.10.2016				
Payment Date		13.10.2016				
Period No		3				
Monthly Period		Okt 2016				
Interest Period	from	13.09.2016	to	13.10.2016	=	30 days
Collection Period	from	01.09.2016	to	30.09.2016		

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	10.10.2016	
Payment Date	13.10.2016	
Period No	3	
Monthly Period	Okt 2016	
Interest Period	from 13.09.2016	to 13.10.2016 = 30 days
Collection Period	from 01.09.2016	to 30.09.2016

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Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

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 30.09.2016, data source: Bloomberg