

F.T.: SANTANDER CONSUMER SPAIN AUTO 2016-2

SANTANDER DE TITULIZACION, S.G.F.T, S.A.
C/ JUAN IGNACIO LUCA DE TENA 13
28027 MADRID
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NAME OF THE FUND: **F.T.: SANTANDER CONSUMER SPAIN AUTO 2016-2**

INFORMATION AT: **QUARTER/SEMESTER:** August 20, 2021 - November 22, 2021 **YEAR:** 2021

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager: **Signature:**
INAKI REYERO ARREGUI - GENERAL MANAGER

I. DATA OF THE FUND

Constitution Date	December 5th, 2016	Paying Agent	BANCO SANTANDER	
Disbursement Date	December 9th, 2016	Negotiation Market	AIAF	
Final Date of Redemption	September 5th, 2033	Ratings Agencies	FITCH MOODYS	
Management Company	SANTANDER DE TITULIZACION, S.G.F.T., S.A.	Rating	Initial	Current
	BANCO SANTANDER	CLASS A	AA / Aa2	AA+ (sf) / Aa1 (sf)
		CLASS B	A+ / A2	AA+ (sf) / Aa3 (sf)
		CLASS C	BBB / Baa1	A (sf) / A2 (sf)
		CLASS D	BB+ / Baa3	A- (sf) / Baa2 (sf)
		CLASS E	BB- / Ba1	BBB- (sf) / Ba1 (sf)
		CLASS F	No Rating / No Rating	No Rating / No Rating

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

CLASS PRIORITY ISIN CODE	NUM BONDS	NOMINAL			
			Initial	Current	%Act/In
CLASS A ES0305213003	5524	Nominal per Bond	100.000,00 €	66.510,32 €	
		Total Nominal	552.400.000,00 €	367.403.007,68 €	66,51%
CLASS B ES0305213011	260	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	26.000.000,00 €	26.000.000,00 €	100,00%
CLASS C ES0305213029	358	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	35.800.000,00 €	35.800.000,00 €	100,00%
CLASS D ES0305213037	195	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	19.500.000,00 €	19.500.000,00 €	100,00%
CLASS E ES0305213045	163	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	16.300.000,00 €	16.300.000,00 €	100,00 %
CLASS F ES0305213052	130	Nominal per Bond	100.000,00 €	100.000,00 €	
		Total Nominal	13.000.000,00 €	13.000.000,00 €	100,00 %

REDEMPTION AND INTEREST OF THE BONDS					
Current			Next		
Payment Date of the Current Period November 22, 2021			Next Payment Date February 21, 2022		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	9.380,30 €	178,34 €	0,900%	151,31 €	122,56 €
CLASS B	0,00 €	548,33 €	2,100%	530,83 €	429,98 €
CLASS C	0,00 €	809,44 €	3,100%	783,61 €	634,73 €
CLASS D	0,00 €	1.331,67 €	5,100%	1.289,17 €	1.044,23 €
CLASS E	0,00 €	1.645,00 €	6,300%	1.592,50 €	1.289,93 €
CLASS F	0,00 €	2.872,22 €	11,000%	2.780,56 €	2.252,25 €
Accrued amortisation due not payed	0,00 €				
Scheduled Amortisation	NO				

III. ASSET PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	54.238	65.245
CR's Outstanding to be amortised	650.000.032,78 €	473.893.434,51 €
CR's Outstanding per Loan to be amortised	11.984,22 €	7.263,29 €
Interest Rate	8,83%	8,06%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	12,78%
Average Monthly Single Rate	11,28%
Constant Prepayment Rate from Constitution	12,32%

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QUARTERLY BONDS PAYOUT REPORT

November 22th, 2021

BONDS. PRINCIPAL	
Previous Balance	529.819.784,88 €
Principal Amortised	51.816.777,20 €
Outstanding Balance	478.003.007,68 €
% of Initial Balance	72,10%
Principal accrued and unpaid	0,00 €

DATA	
Pool Cut-Off Date	2021/11/15
Payment Date	2021/11/22
Previous Payment Date	2021/08/20
Number of Days (Act/360)	94
Next Payment Date	2022/02/21

INTEREST PAID	
CLASS A	985.150,16 €
CLASS B	142.565,80 €
CLASS C	289.779,52 €
CLASS D	259.675,65 €
CLASS E	268.135,00 €
CLASS F	373.388,60 €
Interest accrued and unpaid	0,00 €

RESIDUAL LIFE (YEARS)		
	INITIAL	2021/11/22
CLASS A	6,09	1,27
CLASS B	8,75	3,12
CLASS C	9,29	3,63
CLASS D	9,33	3,75
CLASS E	9,33	3,75
CLASS F	9,33	3,75

In compliance with the provisions of the prospectus regarding to the Regulation (EU) No 575/2013, Santander Consumer Finance continues to retain a significant net financial interest in this fund on an ongoing basis.

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QUARTERLY COLLATERAL REPORT

November 22th, 2021

PRINCIPAL	
Previous Balance	526.249.224,31 €
Principal Amortised	52.355.789,80 €
Outstanding Balance	473.893.434,51 €
Number of Credit Rights	65.245

PRINCIPAL BALANCE IN ARREARS (*)					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	> 180 DAYS
Principal Balance in Arrears	312.389,39 €	252.919,98 €	253.724,87 €	351.637,86 €	793.394,41 €
Interest accrued on Credit Rights in Arrears	100.588,83 €	79.412,08 €	86.042,58 €	107.351,44 €	238.481,77 €
Outstanding Balance	15.136.539,35 €	6.850.267,20 €	4.890.132,47 €	4.064.901,27 €	4.825.554,14 €
Number of Credit Rights	1.670	757	516	485	571
% of Outstanding Balance	3,19%	1,45%	1,03%	0,86%	1,02%

* Data at Pool Cut-off Date previous to Additional Credit Right purchase.

WRITE OFF	
Cumulative WRITE OFF as of previous balance	7.527.291,97 €
Difference in Actual Period	789.569,77 €
Cumulative WRITE OFF up to date	8.316.861,74 €

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QUARTERLY COLLATERAL REPORT

November 22th, 2021

NET LOSSES	
Last balance	6.025.510,54 €
Difference in Actual Period	933.811,30 €
Current balance	6.959.321,84 €

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QUARTERLY REPORT - ALLOCATION OF CASH

November 22th, 2021

TOTAL CASH RECEIVED END OF PERIOD	60.944.266,55 €
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	50.610.975,03 €
Contentious Loans	84.481,74 €
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	10.248.809,78 €
Interest received under GIC	0,00 €
ACCRUED INTEREST PAYMENT	0,00 €
OUTSTANDING BALANCE PRINCIPAL ACCOUNT	0,00 €
OTHERS	0,00 €

TREASURY ACCOUNT STATEMENT	13.000.000,00 €
PRINCIPAL RESERVE FUND	
Previous Balance	13.000.000,00 €
Difference	0,00 €
Outstanding Balance	13.000.000,00 €

PRINCIPAL ACCOUNT STATEMENT	0,00 €
Previous Balance	0,00 €
Difference	0,00 €
Outstanding Balance	0,00 €

TOTAL CASH PAID END OF PERIOD	60.944.266,55 €
ORDINARY EXPENSES	181,50 €
MANAGEMENT FEE	31.382,75 €
SWAP NET CALCULATION	0,00 €
INTEREST ON CLASS A BONDS	985.150,16 €
INTEREST ON CLASS B BONDS	142.565,80 €
INTEREST ON CLASS C BONDS	289.779,52 €
INTEREST ON CLASS D BONDS	259.675,65 €
INTEREST ON CLASS E BONDS	268.135,00 €
ADDITIONAL CREDIT RIGHTS	51.816.777,20 €
PRINCIPAL ACCOUNT PROVISION	0,00 €
INTEREST ON CLASS F BONDS	373.388,60 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	6.777.230,37 €
REMAINDER	0,00 €

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

November 22th, 2021

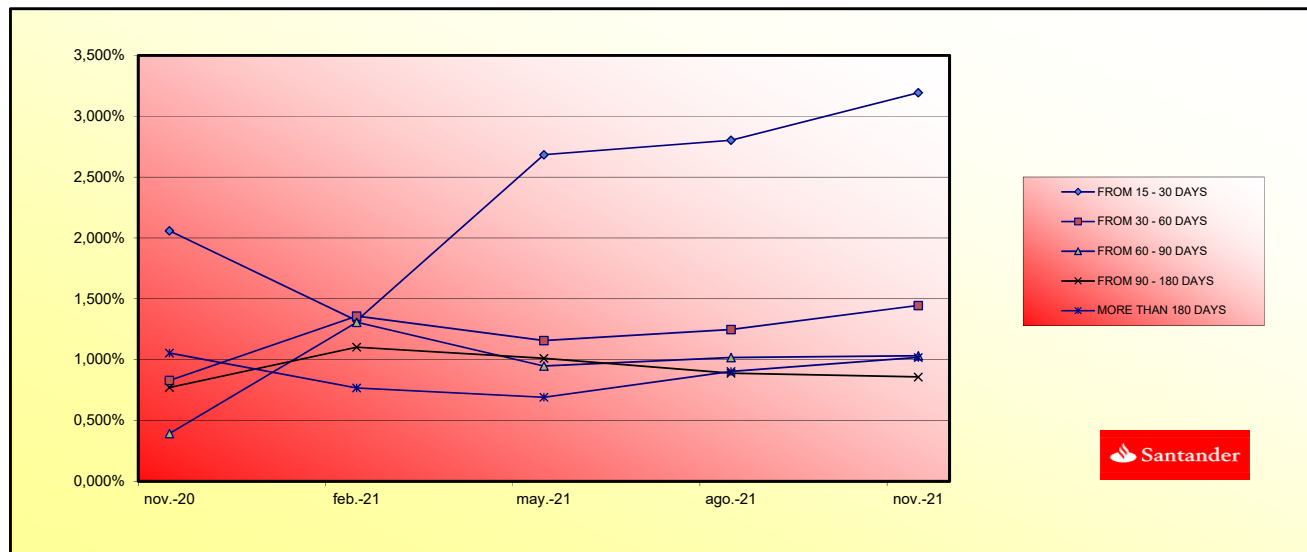
CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	November 22th, 2021
SUBORDINATED ISSUE	97.600.000,00 € (15,02%)	97.600.000,00 € (20,60%)
PRINCIPAL RESERVE FUND	13.000.000,00 € (2,00%)	13.000.000,00 € (2,74%)

SUBORDINATED LOANS		
CONCEPTS	INITIAL	November 22th, 2021
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	4.375.000,00 €	0,00 €
Interest Rate	3,027%	---

**FONDO DE TITULIZACIÓN
SANTANDER CONSUMER SPAIN 2016-2**

HISTORICAL ARREARS REPORTS

HISTORICAL ARREARS REPORTS					
	Nov-20	Feb-21	May-21	Aug-21	Nov-21
FROM 15 - 30 DAYS	2,059%	1,321%	2,684%	2,803%	3,194%
FROM 30 - 60 DAYS	0,829%	1,359%	1,157%	1,248%	1,446%
FROM 60 - 90 DAYS	0,393%	1,307%	0,948%	1,017%	1,032%
FROM 90 - 180 DAYS	0,772%	1,103%	1,011%	0,888%	0,858%
MORE THAN 180 DAYS	1,055%	0,768%	0,691%	0,903%	1,018%





SANTANDER CONSUMER SPAIN AUTO 2016-2
FONDO DE TITULIZACIÓN

TIPO DE VEHICULO USADO/NUEVO		<i>Type of vehicle new/used</i>			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
VEHICULOS NUEVOS	<i>New vehicles</i>	333.613,37	70,40%	42.009	64,39%
VEHICULOS USADOS	<i>Used cars</i>	140.280,01	29,60%	23.236	35,61%
TOTALS(€)		473.893.434,51	100%	65.245	100%

TIPO DE VEHICULO DISTINTO TURISMO-TODO TERRENO		<i>Type of vehicle</i>			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
TURISMO Y TODO TERRENO	<i>Passenger car and Four-wheel drive vehicles</i>	437.878,75	92,40%	60.836	93,24%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>	13.475,49	2,84%	1.902	2,92%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>	22.517,57	4,75%	2.505	3,84%
AUTOCARES Y AUTOBUSES	<i>Buses</i>	21,57	0,00%	2	0,00%
TOTALS(€)		473.893.434,51	100%	65.245	100%

PERSONA FISICA/JURIDICA		<i>Natural person/Corporate body</i>			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
PERSONA FISICA	<i>Natural person</i>	455.722,63	96,17%	62.849	96,60%
PERSONA JURIDICA	<i>Corporate Body</i>	18.170,80	3,83%	2.396	3,40%
TOTALS(€)		473.893.434,51	100%	65.245	100%

SALDO POR DEUDOR		<i>Most important debtor</i>	
		SALDO VIVO	% SALDO VIVO
		<i>Outstanding Principal</i>	%
MAYOR DEUDOR	<i>Largest Debtor 1</i>	177.973,98	0,04%
RESTO DE DEUDORES	<i>Rest of debtors</i>	473.715.460,53	99,96%
TOTALS(€)		473.893.434,51	100%

VTO MEDIO PONDERADO DE LOS DC	Term maturity			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
01/01/2020-31/12/2020	0,18	0,00%	1	0,00%
01/01/2021-31/12/2021	491,87	0,10%	1.200	1,84%
01/01/2022-31/12/2022	26.785,59	5,65%	14.264	21,86%
01/01/2023-31/12/2023	51.858,49	10,94%	11.245	17,24%
01/01/2024-31/12/2024	84.341,14	17,80%	11.924	18,28%
01/01/2025-31/12/2025	90.779,05	19,16%	9.836	15,08%
01/01/2026-31/12/2026	90.608,36	19,12%	8.070	12,37%
01/01/2027-31/12/2027	52.943,50	11,17%	3.954	6,06%
01/01/2028-31/12/2028	40.512,33	8,55%	2.627	4,03%
01/01/2029-31/12/2029	35.280,80	7,44%	2.108	3,23%
01/01/2030-15/03/2030	292,04	0,06%	16	0,02%
TOTALS(€)	473.893.434,51	100%	65.245	100%

VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i>	21/11/2025
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DISTRIBUCION POR COMUNIDADES AUTONOMAS	Autonomous region			
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
Andalucia	109.518,74	23,11%	16.038	24,58%
Aragon	12.070,38	2,55%	1.574	2,41%
Asturias	8.610,48	1,82%	1.247	1,91%
Baleares	13.071,22	2,76%	2.175	3,33%
Canarias	29.714,30	6,27%	4.558	6,99%
Cantabria	5.521,70	1,17%	811	1,24%
Castilla-Leon	17.738,57	3,74%	2.451	3,76%
Castilla-La Mancha	18.293,15	3,86%	2.784	4,27%
Cataluña	78.179,10	16,50%	10.491	16,08%
Valencia	52.055,88	10,98%	8.069	12,37%
Extremadura	10.472,10	2,21%	1.616	2,48%
Galicia	27.494,22	5,80%	3.698	5,67%
Madrid	48.778,60	10,29%	7.744	11,87%
Murcia	16.581,27	3,50%	2.503	3,84%
Navarra	6.444,34	1,36%	821	1,26%
Pais Vasco	13.704,65	2,89%	1.966	3,01%
La Rioja	3.823,92	0,81%	541	0,83%
Ceuta	523,09	0,11%	77	0,12%
Melilla	1.297,64	0,27%	184	0,28%
TOTALS(€)	473.893.434,51	100%	65.245	100%

IMPORTE PENDIENTE DEL PRESTAMO		Outstanding Principal by loan		
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
67,79 - 9.999,99	227.634,71	48,03%	47.967	73,52%
10.000,00 - 19.999,99	211.986,19	44,73%	15.855	24,30%
20.000,00 - 29.999,99	29.972,56	6,32%	1.304	2,00%
30.000,00 - 39.999,99	3.188,80	0,67%	96	0,15%
40.000,00 - 49.999,99	848,96	0,18%	19	0,03%
50.000,00 - 88.986,99	262,19	0,06%	4	0,01%
TOTALS(€)	473.893.434,51	100%	65.245	100%

% ENTRADA SOBRE VALOR DEL VEHICULO		(%) Amount granted as regards the value of the vehicle		
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
<5	48.968,71	10,33%	5.990	9,18%
5-9	54.782,79	11,56%	6.080	9,32%
10-14	72.742,64	15,35%	8.797	13,48%
15-20	58.976,96	12,45%	7.713	11,82%
>20	238.422,30	50,31%	36.665	56,20%
TOTALS(€)	473.893.434,51	100%	65.245	100%

SCORING COCHE NUEVO		Scoring new car		
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
<545	39.502,04	8,34%	3.549	5,44%
545-800	294.111,34	62,06%	38.460	58,95%
COCHE USADO <i>Used car</i>	140.280,01	29,60%	23.236	35,61%
TOTALS(€)	473.893.434,51	100%	65.245	100%

SCORING COCHE USADO		Scoring used car			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
<539		46.189,24	9,75%	6.789	10,41%
539-800		94.090,77	19,85%	16.447	25,21%
COCHE NUEVO	<i>New car</i>	333.613,38	70,40%	42.009	64,39%
TOTALS(€)		473.893.434,51	100%	65.245	100%

TIPO DE OCUPACION DEL DEUDOR		Employment Status			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
TRABAJADOR POR CUENTA PROPIA	<i>Self-employed</i>	59.402,97	12,54%	7.251	11,11%
NO TRABAJA	<i>Does not work</i>	9.483,85	2,00%	1.758	2,69%
RESTO	<i>Rest</i>	405.006,61	85,46%	56.236	86,19%
TOTALS(€)		473.893.434,51	100%	65.245	100%

TIPO DE INTERES		Interest rate			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
5,00 - 5,99		76.903,29	16,23%	8.279	12,69%
6,00 - 6,99		36.623,69	7,73%	4.575	7,01%
7,00 - 7,99		102.240,13	21,57%	13.140	20,14%
8,00 - 8,99		202.587,06	42,75%	29.757	45,61%
9,00 - 9,99		43.409,52	9,16%	8.074	12,37%
10,00 - 11,99		12.129,71	2,56%	1.420	2,18%
TOTALS(€)		473.893.434,51	100%	65.245	100%

TIPO DE INTERÉS MEDIO PONDERADO	<i>Weighted average interest rate</i>	8,06%
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F.T.: SANTANDER CONSUMER SPAIN AUTO 2016-2

DEFINITIONS

November 22th, 2021

POOL CUT-OFF DATE Means the date in which the Gestora will carry out the necessary calculations, on behalf of the Fund, for the distribution of the available funds at this date, according with the Order of Priority of Payments.

All the information regarding the Assets (Outstanding Balance of the Credit Rights, arrears' tables, transitory properties, stratification tables, etc.) are referred to this mentioned date.

WRITE OFF Those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months (according to Prospectus) of arrears in due payments.

NET LOSSES Those loans which the Originator considers that will not recover (net of recoveries).

FAILED LOANS Those loans which the Originator considers that will not recover, or those loans that at a given date are unpaid for a period equal or higher to 12 or 18 months.

RESIDUAL LIFE Calculations made without the clean-up call at 10% of the outstanding balance of the CR's

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Fecha	Saldo antes de Pago	Saldo Real	Vector de Prepago	Permanencia final de mes	Mortalidad Mensual	CPR	Mortalidad Mensual	CPR
Date	Outstanding before prepayment	Real outstanding	Prepayment vector	Remaining at the end of the month	Average single monthly mortality	CPR	Monthly single monthly mortality	CPR
			1,09%			16,26%		11,26%
			100,00%	100,00%				
01-03-21	656.168.281,23	625.900.815,00	98,91%	97,71%	2,29%	24,26%	2,29%	24,26%
01-04-21	640.563.070,86	603.903.232,65	97,83%	96,65%	1,69%	18,50%	1,09%	12,31%
01-05-21	624.852.357,07	573.316.403,92	96,77%	94,14%	1,99%	21,48%	2,60%	27,10%
01-06-21	609.035.334,13	563.163.481,65	95,71%	94,95%	1,29%	14,40%	-0,87%	-10,91%
01-07-21	593.111.282,66	544.236.488,38	94,67%	93,95%	1,24%	13,91%	1,05%	11,93%
01-08-21	579.279.040,03	516.819.763,57	93,64%	91,42%	1,48%	16,43%	2,70%	27,98%
01-09-21	565.353.199,22	508.933.192,14	92,62%	92,31%	1,14%	12,82%	-0,98%	-12,39%
01-10-21	551.333.126,89	492.349.208,09	91,61%	91,65%	1,08%	12,26%	0,72%	8,27%
01-11-21	537.218.185,40	473.893.434,51	90,61%	90,61%	1,09%	12,32%	1,13%	12,78%

