

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

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

INFORMATION AT: QUARTER/SEMESTER: **May 20, 2022 - August 22, 2022** YEAR: **2022**

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) / Aa1 (sf)
		CLASS C	BBB / Baa1	AA+ (sf) / Aa3 (sf)
		CLASS D	BB+ / Baa3	AA+ (sf) / A3 (sf)
		CLASS E	BB- / Ba1	A (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 €	41.495,20 €	
		Total Nominal	552.400.000,00 €	229.219.540,04 €	41,50%
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 August 22, 2022			Next Payment Date November 21, 2022		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	7.502,69 €	115,15 €	0,900%	94,40 €	76,47 €
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	50.195
CR's Outstanding to be amortised	650.000.032,78 €	334.646.344,12 €
CR's Outstanding per Loan to be amortised	11.984,22 €	6.666,93 €
Interest Rate	8,83%	8,03%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	12,04%
Average Monthly Single Rate	9,60%
Constant Prepayment Rate from Constitution	12,22%

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**QUARTERLY BONDS PAYOUT REPORT**

August 22nd, 2022

<b>BONDS, PRINCIPAL</b>	
Previous Balance	381.264.399,60 €
Principal Amortised	41.444.859,56 €
Outstanding Balance	339.819.540,04 €
% of Initial Balance	51,25%
Principal accrued and unpaid	0,00 €

<b>DATA</b>	
Pool Cut-Off Date	2022/08/12
Payment Date	2022/08/22
Previous Payment Date	2022/05/20
Number of Days (Act/360)	94
Next Payment Date	2022/11/21

<b>INTEREST PAID</b>	
CLASS A	636.088,60 €
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 €

<b>RESIDUAL LIFE (YEARS)</b>		
	<b>INITIAL</b>	<b>2022/08/22</b>
CLASS A	6,09	1,02
CLASS B	8,75	2,38
CLASS C	9,29	2,97
CLASS D	9,33	3,25
CLASS E	9,33	3,25
CLASS F	9,33	3,25

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**

August 22nd, 2022

<b>PRINCIPAL</b>	
Previous Balance	376.604.714,96 €
Principal Amortised	41.958.370,84 €
Outstanding Balance	334.646.344,12 €
Number of Credit Rights	50.195

<b>PRINCIPAL BALANCE IN ARREARS</b>					
	<b>UP to 30 DAYS</b>	<b>30 to 60 DAYS</b>	<b>60 to 90 DAYS</b>	<b>90 to 180 DAYS</b>	<b>&gt; 180 DAYS</b>
Principal Balance in Arrears	268.960,96 €	206.915,35 €	194.467,76 €	416.711,93 €	743.898,05 €
Interest accrued on Credit Rights in Arrears	74.413,91 €	57.065,44 €	54.461,05 €	108.954,39 €	189.676,42 €
Outstanding Balance	11.319.590,88 €	5.249.022,06 €	3.274.005,77 €	4.212.399,51 €	3.614.457,10 €
Number of Credit Rights	1.390	655	391	558	523
% of Outstanding Balance	3,38%	1,57%	0,98%	1,26%	1,08%

<b>WRITE OFF</b>	
Cumulative WRITE OFF as of previous balance	7.942.486,27 €
Difference in Actual Period	-4.950,51 €
Cumulative WRITE OFF up to date	7.937.535,76 €

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**QUARTERLY COLLATERAL REPORT**

**August 22nd, 2022**

<b>NET LOSSES</b>	
Last balance	9.209.127,46 €
Difference in Actual Period	0,00 €
Current balance	9.209.127,46 €

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**QUARTERLY REPORT - ALLOCATION OF CASH**

August 22nd, 2022

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>48.465.474,89 €</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	41.042.393,48 €
Contentious Loans	154.247,45 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	7.268.833,96 €
Interest received under GIC	0,00 €
<b>ACCRUED INTEREST PAYMENT</b>	<b>0,00 €</b>
<b>OUTSTANDING BALANCE PRINCIPAL ACCOUNT</b>	<b>0,00 €</b>
<b>OTHERS</b>	<b>0,00 €</b>

<b>TREASURY ACCOUNT STATEMENT</b>	<b>13.000.000,00 €</b>
<b>PRINCIPAL RESERVE FUND</b>	
Previous Balance	13.000.000,00 €
Difference	0,00 €
Outstanding Balance	13.000.000,00 €

<b>PRINCIPAL ACCOUNT STATEMENT</b>	<b>0,00 €</b>
Previous Balance	0,00 €
Difference	0,00 €
Outstanding Balance	0,00 €

<b>TOTAL CASH PAID END OF PERIOD</b>	<b>48.465.474,89 €</b>
ORDINARY EXPENSES	30.011,50 €
MANAGEMENT FEE	22.583,39 €
SWAP NET CALCULATION	0,00 €
INTEREST ON CLASS A BONDS	636.088,60 €
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	41.444.859,56 €
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	4.998.387,27 €
REMAINDER	0,00 €

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**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

**August 22nd, 2022**

<b>CREDIT ENHANCEMENT</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>August 22nd, 2022</b>
SUBORDINATED ISSUE	97.600.000,00 € (15,02%)	97.600.000,00 € (29,17%)
PRINCIPAL RESERVE FUND	13.000.000,00 € (2,00%)	13.000.000,00 € (3,88%)

<b>SUBORDINATED LOANS</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>August 22nd, 2022</b>
SUBORDINATED LOAN		
Total Outstanding Subordinated Loan	4.375.000,00 €	0,00 €
Interest Rate	3,027%	---

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**DEFINITIONS**

**August 22nd, 2022**

**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.

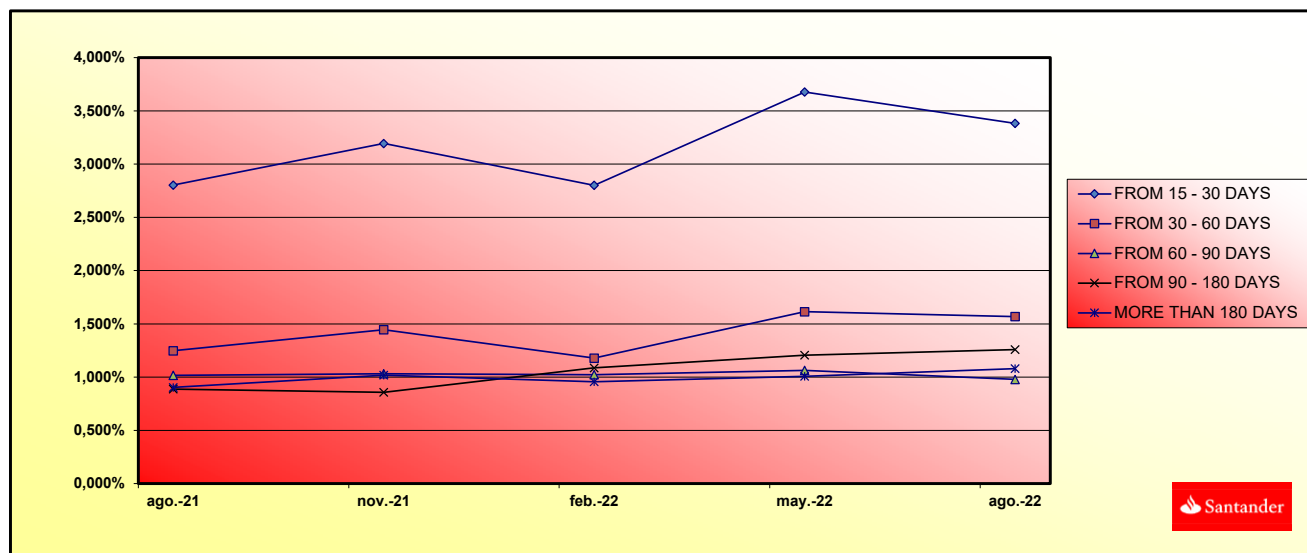
**RESIDUAL LIFE** Calculations made without the clean-up call at 10% of the outstanding balance of the CR's



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

**HISTORICAL ARREARS REPORTS**

<b>HISTORICAL ARREARS REPORTS</b>					
	<b>Aug-21</b>	<b>Nov-21</b>	<b>Feb-22</b>	<b>May-22</b>	<b>Aug-22</b>
<b>FROM 15 - 30 DAYS</b>	2,803%	3,194%	2,801%	3,678%	3,383%
<b>FROM 30 - 60 DAYS</b>	1,248%	1,446%	1,179%	1,615%	1,569%
<b>FROM 60 - 90 DAYS</b>	1,017%	1,032%	1,023%	1,064%	0,978%
<b>FROM 90 - 180 DAYS</b>	0,888%	0,858%	1,087%	1,207%	1,259%
<b>MORE THAN 180 DAYS</b>	0,903%	1,018%	0,957%	1,008%	1,080%



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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
			1,07%			12,22%		9,60%
1	656.168.281,23		100,00%	100,00%				
2	01-03-21 640.563.070,86	625.900.815,00	98,93%	97,71%	2,29%	24,26%	2,29%	24,26%
3	01-04-21 624.852.357,07	603.903.232,65	97,88%	96,65%	1,69%	18,50%	1,09%	12,31%
4	01-05-21 609.035.334,13	573.316.403,92	96,83%	94,14%	1,99%	21,48%	2,60%	27,10%
5	01-06-21 593.111.282,66	563.163.481,65	95,80%	94,95%	1,29%	14,40%	-0,87%	-10,91%
6	01-07-21 579.279.040,03	544.236.488,38	94,77%	93,95%	1,24%	13,91%	1,05%	11,93%
7	01-08-21 565.353.199,22	516.819.763,57	93,76%	91,42%	1,48%	16,43%	2,70%	27,98%
8	01-09-21 551.333.126,89	508.933.192,14	92,76%	92,31%	1,14%	12,82%	-0,98%	-12,39%
9	01-10-21 537.218.185,40	492.349.208,09	91,77%	91,65%	1,08%	12,26%	0,72%	8,27%
10	01-11-21 523.007.732,81	473.893.434,51	90,79%	90,61%	1,09%	12,32%	1,13%	12,78%
11	01-12-21 508.701.122,83	457.329.545,28	89,82%	89,90%	1,06%	11,99%	0,78%	8,98%
12	01-01-22 495.679.710,33	440.756.037,15	88,86%	88,92%	1,06%	12,02%	1,09%	12,35%
13	01-02-22 482.570.186,27	423.680.104,40	87,91%	87,80%	1,08%	12,20%	1,26%	14,15%
14	01-03-22 469.371.954,43	407.012.444,96	86,97%	86,71%	1,09%	12,33%	1,23%	13,83%
15	01-04-22 456.084.414,56	391.216.162,84	86,04%	85,78%	1,09%	12,32%	1,08%	12,22%
16	01-05-22 442.706.962,34	376.604.714,96	85,12%	85,07%	1,07%	12,14%	0,83%	9,47%
17	01-06-22 429.238.989,35	361.738.941,84	84,21%	84,27%	1,06%	12,04%	0,93%	10,64%
18	01-07-22 417.657.772,36	347.957.499,18	83,32%	83,31%	1,07%	12,09%	1,14%	12,88%
19	01-08-22 405.998.189,14	334.646.344,12	82,43%	82,43%	1,07%	12,09%	1,06%	12,04%

