

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:** May 22, 2023 - August 21, 2023 **YEAR:** 2023

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) / Aa1 (sf) |
| | | CLASS D | BB+ / Baa3 | AA+ (sf) / A1 (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 € | 18.039,30 € | |
| | | Total Nominal | 552.400.000,00 € | 99.649.093,20 € | 18,04% |
| 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 21, 2023 | | | Next Payment Date November 20, 2023 | | |
| | Redemption of the Bonds | Gross Interest | Interest Rate | Gross Interest Next Coupon | Net Interest Next Coupon |
| CLASS A | 4.760,45 € | 51,87 € | 0,900% | 41,04 € | 33,24 € |
| CLASS B | 0,00 € | 530,83 € | 2,100% | 530,83 € | 429,98 € |
| CLASS C | 0,00 € | 783,61 € | 3,100% | 783,61 € | 634,73 € |
| CLASS D | 0,00 € | 1.289,17 € | 5,100% | 1.289,17 € | 1.044,23 € |
| CLASS E | 0,00 € | 1.592,50 € | 6,300% | 1.592,50 € | 1.289,93 € |
| CLASS F | 0,00 € | 2.780,56 € | 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 | 34.878 |
| CR's Outstanding to be amortised | 650.000.032,78 € | 202.196.592,12 € |
| CR's Outstanding per Loan to be amortised | 11.984,22 € | 5.797,25 € |
| Interest Rate | 8,83% | 7,98% |

| PREPAYMENT RATE | CURRENT SITUATION |
|--|-------------------|
| Monthly Single Rate | 10,53% |
| Average Monthly Single Rate | 11,12% |
| Constant Prepayment Rate from Constitution | 11,71% |

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

QUARTERLY BONDS PAYOUT REPORT

August 21st, 2023

| BONDS. PRINCIPAL | |
|------------------------------|------------------|
| Previous Balance | 236.545.819,00 € |
| Principal Amortised | 26.296.725,80 € |
| Outstanding Balance | 210.249.093,20 € |
| % of Initial Balance | 31,71% |
| Principal accrued and unpaid | 0,00 € |

| DATA | |
|--------------------------|------------|
| Pool Cut-Off Date | 2023/08/11 |
| Payment Date | 2023/08/21 |
| Previous Payment Date | 2023/05/22 |
| Number of Days (Act/360) | 91 |
| Next Payment Date | 2023/11/20 |

| INTEREST PAID | |
|-----------------------------|--------------|
| CLASS A | 286.529,88 € |
| CLASS B | 138.015,80 € |
| CLASS C | 280.532,38 € |
| CLASS D | 251.388,15 € |
| CLASS E | 259.577,50 € |
| CLASS F | 361.472,80 € |
| Interest accrued and unpaid | 0,00 € |

| RESIDUAL LIFE (YEARS) | | |
|------------------------------|----------------|-------------------|
| | INITIAL | 2023/08/21 |
| CLASS A | 6,09 | 0,67 |
| CLASS B | 8,75 | 1,52 |
| CLASS C | 9,29 | 2,09 |
| CLASS D | 9,33 | 2,25 |
| CLASS E | 9,33 | 2,25 |
| CLASS F | 9,33 | 2,25 |

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 21st, 2023

| PRINCIPAL | |
|-------------------------|------------------|
| Previous Balance | 230.365.440,19 € |
| Principal Amortised | 28.168.848,07 € |
| Outstanding Balance | 202.196.592,12 € |
| Number of Credit Rights | 34.878 |

| 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 | 230.465,89 € | 168.904,58 € | 170.807,57 € | 318.252,97 € | 613.434,97 € |
| Interest accrued on Credit Rights in Arrears | 51.938,53 € | 39.330,82 € | 39.168,78 € | 61.844,29 € | 128.515,98 € |
| Outstanding Balance | 7.898.500,73 € | 3.752.268,63 € | 2.446.185,37 € | 2.477.688,85 € | 2.469.837,74 € |
| Number of Credit Rights | 1.150 | 485 | 351 | 435 | 436 |
| % of Outstanding Balance | 3,91% | 1,86% | 1,21% | 1,23% | 1,22% |

| WRITE OFF | |
|---|----------------|
| Cumulative WRITE OFF as of previous balance | 6.285.514,81 € |
| Difference in Actual Period | 671.979,91 € |
| Cumulative WRITE OFF up to date | 6.957.494,72 € |

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QUARTERLY COLLATERAL REPORT

August 21st, 2023

| NET LOSSES | |
|-----------------------------|-----------------|
| Last balance | 13.703.171,17 € |
| Difference in Actual Period | -1.574,38 € |
| Current balance | 13.701.596,79 € |

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QUARTERLY REPORT - ALLOCATION OF CASH

August 21st, 2023

| TOTAL CASH RECEIVED END OF PERIOD | 31.947.855,29 € |
|--|------------------------|
| CASH RECEIVED - PRINCIPAL | |
| Amortisation of Credit Rights | 27.310.548,49 € |
| Contentious Loans | 239.300,78 € |
| CASH RECEIVED - INTEREST | |
| Interest received from Credit Rights | 4.398.006,02 € |
| 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 | 31.947.855,29 € |
|--------------------------------------|------------------------|
| ORDINARY EXPENSES | 14.281,50 € |
| MANAGEMENT FEE | 17.500,00 € |
| SWAP NET CALCULATION | 0,00 € |
| INTEREST ON CLASS A BONDS | 286.529,88 € |
| INTEREST ON CLASS B BONDS | 138.015,80 € |
| INTEREST ON CLASS C BONDS | 280.532,38 € |
| INTEREST ON CLASS D BONDS | 251.388,15 € |
| INTEREST ON CLASS E BONDS | 259.577,50 € |
| ADDITIONAL CREDIT RIGHTS | 26.296.725,80 € |
| PRINCIPAL ACCOUNT PROVISION | 0,00 € |
| INTEREST ON CLASS F BONDS | 361.472,80 € |
| INTEREST ON SUBORDINATED LOAN | 0,00 € |
| AMORTISATION ON SUBORDINATED LOAN | 0,00 € |
| FEES IN FAVOUR OF SCF | 4.041.831,48 € |
| REMAINER | 0,00 € |

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CREDIT ENHANCEMENT AND SUBORDINATED LOAN

August 21st, 2023

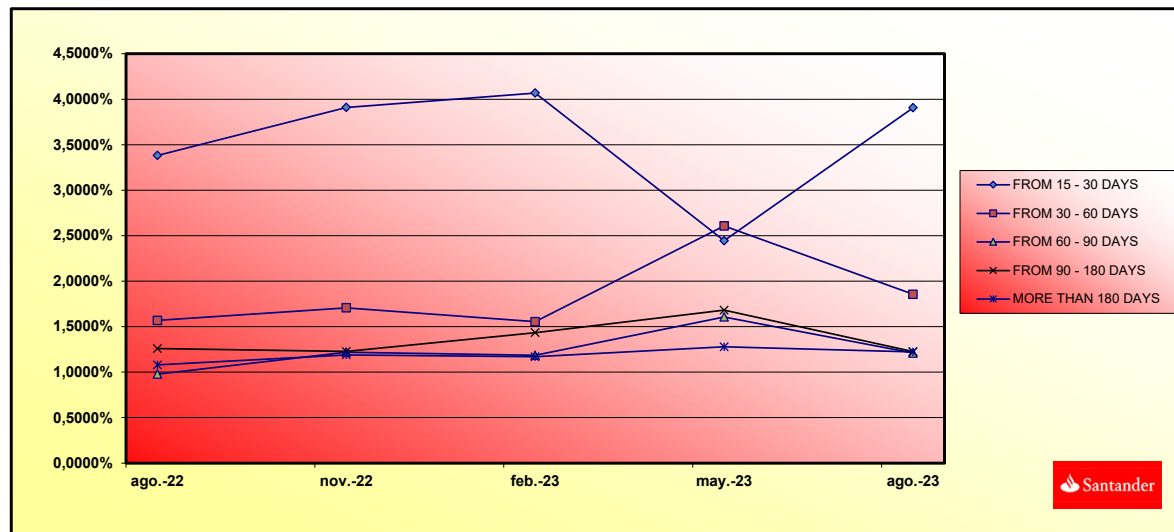
| CREDIT ENHANCEMENT | | |
|---------------------------|--------------------------|--------------------------|
| CONCEPTS | INITIAL | August 21st, 2023 |
| SUBORDINATED ISSUE | 97.600.000,00 € (15,02%) | 97.600.000,00 € (48,27%) |
| PRINCIPAL RESERVE FUND | 13.000.000,00 € (2,00%) | 13.000.000,00 € (6,43%) |

| SUBORDINATED LOANS | | |
|-------------------------------------|----------------|--------------------------|
| CONCEPTS | INITIAL | August 21st, 2023 |
| 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 | | | | | |
|----------------------------|---------|---------|---------|---------|---------|
| | Aug-22 | Nov-22 | Feb-23 | May-23 | Aug-23 |
| FROM 15 - 30 DAYS | 3,3826% | 3,9100% | 4,0679% | 2,4447% | 3,9063% |
| FROM 30 - 60 DAYS | 1,5685% | 1,7067% | 1,5544% | 2,6070% | 1,8558% |
| FROM 60 - 90 DAYS | 0,9783% | 1,2195% | 1,1853% | 1,6070% | 1,2098% |
| FROM 90 - 180 DAYS | 1,2588% | 1,2269% | 1,4342% | 1,6819% | 1,2254% |
| MORE THAN 180 DAYS | 1,0801% | 1,1896% | 1,1690% | 1,2785% | 1,2215% |





**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> | 145.417,33 | 71,92% | 22.219 | 63,70% |
| VEHICULOS USADOS | <i>Used cars</i> | 56.779,22 | 28,08% | 12.659 | 36,30% |
| TOTALS(€) | | 202.196.592,12 | 100% | 34.878 | 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> | 186.434,50 | 92,20% | 32.352 | 92,76% |
| INDUSTRIAL LIGERO | <i>Light commercial vehicles</i> | 9.940,00 | 4,92% | 1.419 | 4,07% |
| DERIVADO DEL TURISMO | <i>Passenger car derivatives</i> | 5.812,03 | 2,87% | 1.106 | 3,17% |
| AUTOCARES Y AUTOBUSES | <i>Buses</i> | 10,02 | 0,00% | 1 | 0,00% |
| TOTALS(€) | | 202.196.592,12 | 100% | 34.878 | 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> | 195.475,81 | 96,68% | 33.685 | 96,60% |
| PERSONA JURIDICA | <i>Corporate Body</i> | 6.720,77 | 3,32% | 1.193 | 3,40% |
| TOTALS(€) | | 202.196.592,12 | 100% | 34.878 | 100% |

| SALDO POR DEUDOR | | <i>Most important debtor</i> | |
|-------------------|-------------------------|------------------------------|--------------|
| | | SALDO VIVO | % SALDO VIVO |
| | | <i>Outstanding Principal</i> | % |
| MAYOR DEUDOR | <i>Largest Debtor 1</i> | 106.974,14 | 0,05% |
| RESTO DE DEUDORES | <i>Rest of debtors</i> | 202.089.617,98 | 99,95% |
| TOTALS(€) | | 202.196.592,12 | 100% |

| VTO MEDIO PONDERADO DE LOS DC <i>Term maturity</i> | | | | |
|--|---------------------------------|--------------|---------------|-------------|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | <i>Outstanding Principal(M)</i> | % | <i>Number</i> | % |
| 01/01/2022-31/12/2022 | 4,96 | 0,00% | 21 | 0,06% |
| 01/01/2023-31/12/2023 | 2.140,75 | 1,06% | 2.778 | 7,96% |
| 01/01/2024-31/12/2024 | 25.875,85 | 12,80% | 9.987 | 28,63% |
| 01/01/2025-31/12/2025 | 40.948,42 | 20,25% | 8.042 | 23,06% |
| 01/01/2026-31/12/2026 | 49.064,18 | 24,27% | 6.604 | 18,93% |
| 01/01/2027-31/12/2027 | 32.988,86 | 16,32% | 3.374 | 9,67% |
| 01/01/2028-31/12/2028 | 26.508,76 | 13,11% | 2.226 | 6,38% |
| 01/01/2029-31/12/2029 | 24.506,84 | 12,12% | 1.835 | 5,26% |
| 01/01/2030-15/03/2030 | 157,87 | 0,08% | 11 | 0,03% |
| TOTALS(€) | 202.196.592,12 | 100% | 34.878 | 100% |

| | |
|---|------------|
| VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i> | 09/10/2026 |
|---|------------|

| DISTRIBUCION POR COMUNIDADES AUTONOMAS <i>Autonomous region</i> | | | | |
|---|---------------------------------|--------------|---------------|-------------|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | <i>Outstanding Principal(M)</i> | % | <i>Number</i> | % |
| Andalucia | 48.239,29 | 23,86% | 8.563 | 24,55% |
| Aragon | 5.370,02 | 2,66% | 846 | 2,43% |
| Asturias | 3.528,25 | 1,74% | 580 | 1,66% |
| Baleares | 4.972,10 | 2,46% | 959 | 2,75% |
| Canarias | 13.626,61 | 6,74% | 2.478 | 7,10% |
| Cantabria | 2.180,25 | 1,08% | 371 | 1,06% |
| Castilla-Leon | 7.749,59 | 3,83% | 1.140 | 3,27% |
| Castilla-La Mancha | 7.439,38 | 3,68% | 1.333 | 3,82% |
| Cataluña | 33.702,89 | 16,67% | 5.332 | 15,29% |
| Valencia | 21.860,17 | 10,81% | 3.996 | 11,46% |
| Extremadura | 5.093,03 | 2,52% | 902 | 2,59% |
| Galicia | 12.010,89 | 5,94% | 1.978 | 5,67% |
| Madrid | 19.135,28 | 9,46% | 3.515 | 10,08% |
| Murcia | 7.225,25 | 3,57% | 1.255 | 3,60% |
| Navarra | 2.675,45 | 1,32% | 413 | 1,18% |
| Pais Vasco | 5.099,87 | 2,52% | 845 | 2,42% |
| La Rioja | 1.529,13 | 0,76% | 243 | 0,70% |
| Ceuta | 248,58 | 0,12% | 38 | 0,11% |
| Melilla | 510,46 | 0,25% | 91 | 0,26% |
| TOTALS(€) | 202.196.592,12 | 100% | 34.878 | 100% |

| IMPORTE PENDIENTE DEL PRESTAMO | | Outstanding Principal by loan | | |
|--------------------------------|--------------------------|-------------------------------|---------------|-------------|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | Outstanding Principal(M) | % | Number | % |
| 0,00 - 9.999,99 | 128.506,83 | 63,56% | 29.393 | 84,27% |
| 10.000,00 - 19.999,99 | 67.875,31 | 33,57% | 5.241 | 15,03% |
| 20.000,00 - 29.999,99 | 5.066,98 | 2,51% | 223 | 0,64% |
| 30.000,00 - 39.999,99 | 604,83 | 0,30% | 18 | 0,05% |
| 40.000,00 - 49.999,99 | 89,12 | 0,04% | 2 | 0,01% |
| 50.000,00 - 53.487,07 | 53,48 | 0,03% | 1 | 0,00% |
| TOTALS(€) | 202.196.592,12 | 100% | 34.878 | 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 | 22.743,92 | 11,25% | 3.665 | 10,51% |
| 5-9 | 25.865,62 | 12,79% | 3.778 | 10,83% |
| 10-14 | 34.335,32 | 16,98% | 5.296 | 15,18% |
| 15-20 | 26.187,59 | 12,95% | 4.304 | 12,34% |
| >20 | 93.064,11 | 46,03% | 17.835 | 51,14% |
| TOTALS(€) | 202.196.592,12 | 100% | 34.878 | 100% |

| SCORING COCHE NUEVO | | Scoring new car | | |
|-----------------------------|--------------------------|-----------------|---------------|-------------|
| | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | Outstanding Principal(M) | % | Number | % |
| <545 | 20.248,21 | 10,01% | 2.479 | 7,11% |
| 545-800 | 125.169,13 | 61,90% | 19.740 | 56,60% |
| COCHE USADO <i>Used car</i> | 56.779,22 | 28,08% | 12.659 | 36,30% |
| TOTALS(€) | 202.196.592,12 | 100% | 34.878 | 100% |

| SCORING COCHE USADO | | Scoring used car | | | |
|----------------------------|--|--------------------------|--------------|---------------|-------------|
| | | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | | Outstanding Principal(M) | % | Number | % |
| <539 | | 18.756,28 | 9,28% | 4.043 | 11,59% |
| 539-800 | | 38.022,94 | 18,80% | 8.616 | 24,70% |
| COCHE NUEVO <i>New car</i> | | 145.417,34 | 71,92% | 22.219 | 63,70% |
| TOTALS(€) | | 202.196.592,12 | 100% | 34.878 | 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> | 25.924,83 | 12,82% | 3.903 | 11,19% |
| NO TRABAJA | <i>Does not work</i> | 3.710,48 | 1,84% | 716 | 2,05% |
| RESTO | <i>Rest</i> | 172.561,28 | 85,34% | 30.259 | 86,76% |
| TOTALS(€) | | 202.196.592,12 | 100% | 34.878 | 100% |

| TIPO DE INTERES | | Interest rate | | | |
|------------------|--|--------------------------|--------------|---------------|-------------|
| % | | SALDO VIVO(MILES) | % SALDO VIVO | Nº. DC | % Nº. DC |
| | | Outstanding Principal(M) | % | Number | % |
| 5,00 - 5,99 | | 37.397,84 | 18,50% | 5.432 | 15,57% |
| 6,00 - 6,99 | | 17.203,12 | 8,51% | 2.830 | 8,11% |
| 7,00 - 7,99 | | 42.497,94 | 21,02% | 7.444 | 21,34% |
| 8,00 - 8,99 | | 83.801,29 | 41,45% | 15.121 | 43,35% |
| 9,00 - 9,99 | | 16.193,94 | 8,01% | 3.210 | 9,20% |
| 10,00 - 11,99 | | 5.102,44 | 2,52% | 841 | 2,41% |
| TOTALS(€) | | 202.196.592,12 | 100% | 34.878 | 100% |

| | |
|--|-------|
| TIPO DE INTERÉS MEDIO PONDERADO <i>Weighted average interest rate</i> | 7,96% |
|--|-------|

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

DEFINITIONS

August 21st, 2023

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

| | |
|--|---------------|
| Tasa mensual actual anualizada / Monthly Single Rate | 10,53% |
| Tasa últimos 12 meses anualizada / Average 12 Month Single Rate | 11,12% |
| Tasa anualizada desde Constitución / Prepayment Rate from Constitution | 11,71% |

| Fecha / Date | Principal Pendiente / Ppal Outstanding Fecha Constitución | Constitution Date | Vector Prepagos / Prepayment Vector | Fin de mes / Remaining end of month | Caida mensual media / Average Single Monthly | TACP / CPR | Caida mensual/ Single Monthly Mortality | TACP Mensual / Monthly CPR | Ppal Pte después Prepagos / Outstanding after Prepayment |
|-----------------|---|-----------------------|--|---|---|---------------|---|-------------------------------------|---|
| 28-feb.-21 | 656.168.281,23 | | 100,00% | 100,00% | | | | | 656.168.281,23 |
| 31-mar.-21 | 640.563.070,86 | 625.900.815,00 | 98,97% | 97,71% | 2,29% | 24,26% | 2,29% | 24,26% | 633.949.198,75 |
| 30-abr.-21 | 624.852.357,07 | 603.903.232,65 | 97,95% | 96,65% | 1,69% | 18,50% | 1,09% | 12,31% | 612.015.655,91 |
| 30-abr.-21 | 609.035.334,13 | 573.316.403,92 | 96,93% | 94,14% | 1,99% | 21,48% | 2,60% | 27,10% | 590.364.410,90 |
| 31-may.-21 | 593.111.282,66 | 563.163.481,65 | 95,93% | 94,95% | 1,29% | 14,40% | -0,87% | -10,91% | 568.992.346,38 |
| 30-jun.-21 | 579.279.040,03 | 544.236.488,38 | 94,94% | 93,95% | 1,24% | 13,91% | 1,05% | 11,93% | 549.984.706,99 |
| 31-jul.-21 | 565.353.199,22 | 516.819.763,57 | 93,96% | 91,42% | 1,48% | 16,43% | 2,70% | 27,98% | 531.220.972,61 |
| 31-ago.-21 | 551.333.126,89 | 508.933.192,14 | 92,99% | 92,31% | 1,14% | 12,82% | -0,98% | -12,39% | 512.698.452,03 |
| 30-sep.-21 | 537.218.185,40 | 492.349.208,09 | 92,03% | 91,65% | 1,08% | 12,26% | 0,72% | 8,27% | 494.414.482,42 |
| 31-oct.-21 | 523.007.732,81 | 473.893.434,51 | 91,08% | 90,61% | 1,09% | 12,32% | 1,13% | 12,78% | 476.366.429,09 |
| 30-nov.-21 | 508.701.122,83 | 457.329.545,25 | 90,14% | 89,90% | 1,06% | 11,99% | 0,78% | 8,98% | 458.551.685,18 |
| 31-dic.-21 | 495.679.710,33 | 440.756.037,15 | 89,21% | 88,92% | 1,06% | 12,02% | 1,09% | 12,35% | 442.200.571,61 |
| 31-ene.-22 | 482.570.186,27 | 423.680.104,40 | 88,29% | 87,80% | 1,08% | 12,20% | 1,26% | 14,15% | 426.060.432,91 |
| 28-feb.-22 | 469.371.954,43 | 407.012.444,96 | 87,38% | 86,71% | 1,09% | 12,33% | 1,23% | 13,83% | 410.128.937,82 |
| 31-mar.-22 | 456.084.414,56 | 391.216.162,84 | 86,48% | 85,78% | 1,09% | 12,32% | 1,08% | 12,22% | 394.403.779,72 |
| 30-abr.-22 | 442.706.962,34 | 376.604.714,96 | 85,58% | 85,07% | 1,07% | 12,14% | 0,83% | 9,47% | 378.882.676,32 |
| 31-may.-22 | 429.238.989,35 | 361.738.941,84 | 84,70% | 84,27% | 1,06% | 12,04% | 0,93% | 10,64% | 363.563.369,49 |
| 30-jun.-22 | 417.657.772,36 | 347.957.499,18 | 83,82% | 83,31% | 1,07% | 12,09% | 1,14% | 12,88% | 350.101.590,44 |
| 31-jul.-22 | 405.998.189,14 | 334.646.344,12 | 82,96% | 82,43% | 1,07% | 12,09% | 1,06% | 12,04% | 336.814.028,77 |
| 31-ago.-22 | 394.259.709,40 | 322.017.242,36 | 82,10% | 81,68% | 1,06% | 12,00% | 0,91% | 10,38% | 323.698.757,87 |
| 30-sep.-22 | 382.441.799,29 | 308.936.491,72 | 81,26% | 80,78% | 1,06% | 12,02% | 1,10% | 12,40% | 310.753.871,48 |
| 31-oct.-22 | 370.543.921,31 | 296.710.328,77 | 80,42% | 80,07% | 1,05% | 11,92% | 0,87% | 9,99% | 297.977.483,50 |
| 30-nov.-22 | 358.565.534,36 | 284.740.009,67 | 79,59% | 79,41% | 1,04% | 11,82% | 0,83% | 9,50% | 285.367.727,74 |
| 31-dic.-22 | 348.090.370,70 | 273.223.567,88 | 78,76% | 78,49% | 1,05% | 11,87% | 1,16% | 13,03% | 274.170.600,92 |
| 31-ene.-23 | 337.544.325,10 | 261.675.634,71 | 77,95% | 77,52% | 1,06% | 11,95% | 1,23% | 13,85% | 263.119.021,32 |
| 28-feb.-23 | 326.926.917,91 | 250.995.747,36 | 77,15% | 76,77% | 1,05% | 11,91% | 0,97% | 11,00% | 252.211.377,53 |
| 31-mar.-23 | 316.237.666,28 | 240.395.439,19 | 76,35% | 76,02% | 1,05% | 11,89% | 0,99% | 11,21% | 241.446.075,19 |
| 30-abr.-23 | 305.476.084,04 | 230.365.440,19 | 75,56% | 75,41% | 1,04% | 11,79% | 0,80% | 9,15% | 230.821.536,77 |
| 31-may.-23 | 294.641.681,76 | 220.451.015,14 | 74,78% | 74,82% | 1,03% | 11,69% | 0,78% | 9,02% | 220.336.201,43 |
| 30-jun.-23 | 285.380.127,49 | 210.973.767,44 | 74,01% | 73,93% | 1,04% | 11,75% | 1,19% | 13,42% | 211.206.831,15 |
| 31-jul.-23 | 276.055.903,37 | 202.196.592,12 | 73,24% | 73,24% | 1,03% | 11,71% | 0,92% | 10,53% | 202.196.592,12 |

FLUJOS POR CADA BONO SIN RETENCIÓN PARA EL TOMADOR (Euros)
FLows FOR EVERY BOND WITHOUT WITHHOLDING FOR THE HOLDER (Euros)
TACP / CPR: 11,71%

| Fecha de Pago / Payment Date | Bonos Serie A / Series A Bonds | | | Bonos Serie B / Series B Bonds | | | Bonos Serie C / Series C Bonds | | | Bonos Serie D / Series D Bonds | | | Bonos Serie E / Series E Bonds | | | Bonos Serie F / Series F Bonds | | |
|---------------------------------|--|--------------------------------------|-----------------------------|--|--------------------------------------|-----------------------------|--|--------------------------------------|-----------------------------|--|--------------------------------------|-----------------------------|--|--------------------------------------|-----------------------------|--|--------------------------------------|-----------------------------|
| | Principal Amortizado/ Principal Repayment | Intereses Brutos / Gross Interest | Flujo Total / Total Flow | Principal Amortizado/ Principal Repayment | Intereses Brutos / Gross Interest | Flujo Total / Total Flow | Principal Amortizado/ Principal Repayment | Intereses Brutos / Gross Interest | Flujo Total / Total Flow | Principal Amortizado/ Principal Repayment | Intereses Brutos / Gross Interest | Flujo Total / Total Flow | Principal Amortizado/ Principal Repayment | Intereses Brutos / Gross Interest | Flujo Total / Total Flow | Principal Amortizado/ Principal Repayment | Intereses Brutos / Gross Interest | Flujo Total / Total Flow |
| | TOTAL: | 18.039,30 | 108,26 | 18.147,56 | 100.000,00 | 3.186,84 | 103.186,84 | 100.000,00 | 6.479,93 | 106.479,93 | 100.000,00 | 11.485,48 | 111.485,48 | 100.000,00 | 14.187,95 | 114.187,95 | 100.000,00 | 24.772,60 |
| 21/08/2023 | | | | | | | | | | | | | | | | | | |
| 20/11/2023 | 4.649,68 | 40,48 | 4.690,16 | 0,00 | 523,56 | 523,56 | 0,00 | 772,88 | 772,88 | 0,00 | 1.271,51 | 1.271,51 | 0,00 | 1.570,68 | 1.570,68 | 0,00 | 2.742,47 | 2.742,47 |
| 20/02/2024 | 4.158,57 | 30,37 | 4.188,95 | 0,00 | 529,32 | 529,32 | 0,00 | 781,37 | 781,37 | 0,00 | 1.285,48 | 1.285,48 | 0,00 | 1.587,95 | 1.587,95 | 0,00 | 2.772,60 | 2.772,60 |
| 20/05/2024 | 3.844,53 | 20,49 | 3.865,01 | 0,00 | 517,81 | 517,81 | 0,00 | 764,38 | 764,38 | 0,00 | 1.257,53 | 1.257,53 | 0,00 | 1.553,42 | 1.553,42 | 0,00 | 2.712,33 | 2.712,33 |
| 20/08/2024 | 3.312,94 | 12,22 | 3.325,16 | 0,00 | 529,32 | 529,32 | 0,00 | 781,37 | 781,37 | 0,00 | 1.285,48 | 1.285,48 | 0,00 | 1.587,95 | 1.587,95 | 0,00 | 2.772,60 | 2.772,60 |
| 20/11/2024 | 2.073,58 | 4,70 | 2.078,29 | 19.610,24 | 529,32 | 20.139,55 | 0,00 | 781,37 | 781,37 | 0,00 | 1.285,48 | 1.285,48 | 0,00 | 1.587,95 | 1.587,95 | 0,00 | 2.772,60 | 2.772,60 |
| 20/02/2025 | 0,00 | 0,00 | 0,00 | 54.609,43 | 425,52 | 55.034,94 | 0,00 | 781,37 | 781,37 | 0,00 | 1.285,48 | 1.285,48 | 0,00 | 1.587,95 | 1.587,95 | 0,00 | 2.772,60 | 2.772,60 |
| 20/05/2025 | 0,00 | 0,00 | 0,00 | 25.780,33 | 132,01 | 25.912,34 | 17.046,94 | 755,89 | 17.802,83 | 0,00 | 1.243,56 | 1.243,56 | 0,00 | 1.536,16 | 1.536,16 | 0,00 | 2.682,19 | 2.682,19 |
| 20/08/2025 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 30.080,70 | 648,17 | 30.728,87 | 0,00 | 1.285,48 | 1.285,48 | 0,00 | 1.587,95 | 1.587,95 | 0,00 | 2.772,60 | 2.772,60 |
| 20/11/2025 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 52.872,36 | 413,13 | 53.285,49 | 100.000,00 | 1.285,48 | 101.285,48 | 100.000,00 | 1.587,95 | 101.587,95 | 100.000,00 | 2.772,60 | 102.772,60 |