

**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:** February 21, 2022 - May 20, 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		5524	Nominal per Bond	100.000,00 €	48.997,90 €	
ES0305213003			Total Nominal	552.400.000,00 €	270.664.399,60 €	49,00%
CLASS B		260	Nominal per Bond	100.000,00 €	100.000,00 €	
ES0305213011			Total Nominal	26.000.000,00 €	26.000.000,00 €	100,00%
CLASS C		358	Nominal per Bond	100.000,00 €	100.000,00 €	
ES0305213029			Total Nominal	35.800.000,00 €	35.800.000,00 €	100,00%
CLASS D		195	Nominal per Bond	100.000,00 €	100.000,00 €	
ES0305213037			Total Nominal	19.500.000,00 €	19.500.000,00 €	100,00%
CLASS E		163	Nominal per Bond	100.000,00 €	100.000,00 €	
ES0305213045			Total Nominal	16.300.000,00 €	16.300.000,00 €	100,00 %
CLASS F		130	Nominal per Bond	100.000,00 €	100.000,00 €	
ES0305213052			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 May 20, 2022			Next Payment Date August 22, 2022		
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest Next Coupon	Net Interest Next Coupon
CLASS A	8.463,81 €	126,42 €	0,900%	115,15 €	93,27 €
CLASS B	0,00 €	513,33 €	2,100%	548,33 €	444,15 €
CLASS C	0,00 €	757,78 €	3,100%	809,44 €	655,65 €
CLASS D	0,00 €	1.246,67 €	5,100%	1.331,67 €	1.078,65 €
CLASS E	0,00 €	1.540,00 €	6,300%	1.645,00 €	1.332,45 €
CLASS F	0,00 €	2.688,89 €	11,000%	2.672,22 €	2.326,50 €
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	55.946
CR's Outstanding to be amortised	650.000.032,78 €	376.604.714,96 €
CR's Outstanding per Loan to be amortised	11.984,22 €	6.731,58 €
Interest Rate	8,83%	8,04%

PREPAYMENT RATE	CURRENT SITUATION
Monthly Single Rate	9,47%
Average Monthly Single Rate	9,06%
Constant Prepayment Rate from Constitution	12,14%

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**QUARTERLY BONDS PAYOUT REPORT**

May 20th, 2022

<b>BONDS. PRINCIPAL</b>	
Previous Balance	428.018.486,04 €
Principal Amortised	46.754.086,44 €
Outstanding Balance	381.264.399,60 €
% of Initial Balance	57,51%
Principal accrued and unpaid	0,00 €

<b>DATA</b>	
Pool Cut-Off Date	2022/05/12
Payment Date	2022/05/20
Previous Payment Date	2022/02/21
Number of Days (Act/360)	88
Next Payment Date	2022/08/22

<b>INTEREST PAID</b>	
CLASS A	698.344,08 €
CLASS B	133.465,80 €
CLASS C	271.285,24 €
CLASS D	243.100,65 €
CLASS E	251.020,00 €
CLASS F	349.555,70 €
Interest accrued and unpaid	0,00 €

<b>RESIDUAL LIFE (YEARS)</b>		
	<b>INITIAL</b>	<b>2022/05/20</b>
CLASS A	6,09	1,11
CLASS B	8,75	2,63
CLASS C	9,29	3,22
CLASS D	9,33	3,51
CLASS E	9,33	3,51
CLASS F	9,33	3,51

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**

**May 20th, 2022**

<b>PRINCIPAL</b>	
Previous Balance	423.680.104,40 €
Principal Amortised	47.075.389,44 €
Outstanding Balance	376.604.714,96 €
Number of Credit Rights	55.946

<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	283.590,75 €	230.665,06 €	232.022,36 €	436.407,03 €	743.398,25 €
Interest accrued on Credit Rights in Arrears	81.854,07 €	66.106,92 €	64.271,55 €	116.814,42 €	199.599,41 €
Outstanding Balance	13.850.099,18 €	6.081.768,37 €	4.005.634,15 €	4.544.545,42 €	3.795.801,46 €
Number of Credit Rights	1.659	723	480	596	497
% of Outstanding Balance	3,68%	1,61%	1,06%	1,21%	1,01%

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

<b>WRITE OFF</b>	
Cumulative WRITE OFF as of previous balance	8.131.796,30 €
Difference in Actual Period	-189.310,03 €
Cumulative WRITE OFF up to date	7.942.486,27 €

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**QUARTERLY COLLATERAL REPORT**

**May 20th, 2022**

<b>NET LOSSES</b>	
Last balance	8.216.789,82 €
Difference in Actual Period	992.337,64 €
Current balance	9.209.127,46 €

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**QUARTERLY REPORT - ALLOCATION OF CASH**

May 20th, 2022

<b>TOTAL CASH RECEIVED END OF PERIOD</b>	<b>54.350.556,39 €</b>
<b>CASH RECEIVED - PRINCIPAL</b>	
Amortisation of Credit Rights	46.158.314,49 €
Contentious Loans	226.859,26 €
<b>CASH RECEIVED - INTEREST</b>	
Interest received from Credit Rights	7.965.897,79 €
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>-515,15 €</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>54.350.556,39 €</b>
<b>ORDINARY EXPENSES</b>	24.449,13 €
MANAGEMENT FEE	23.734,50 €
SWAP NET CALCULATION	0,00 €
INTEREST ON CLASS A BONDS	698.344,08 €
INTEREST ON CLASS B BONDS	133.465,80 €
INTEREST ON CLASS C BONDS	271.285,24 €
INTEREST ON CLASS D BONDS	243.100,65 €
INTEREST ON CLASS E BONDS	251.020,00 €
ADDITIONAL CREDIT RIGHTS	46.754.086,44 €
PRINCIPAL ACCOUNT PROVISION	0,00 €
INTEREST ON CLASS F BONDS	349.555,70 €
INTEREST ON SUBORDINATED LOAN	0,00 €
AMORTISATION ON SUBORDINATED LOAN	0,00 €
FEES IN FAVOUR OF SCF	5.601.514,85 €
REMAINDER	0,00 €

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**CREDIT ENHANCEMENT AND SUBORDINATED LOAN**

**May 20th, 2022**

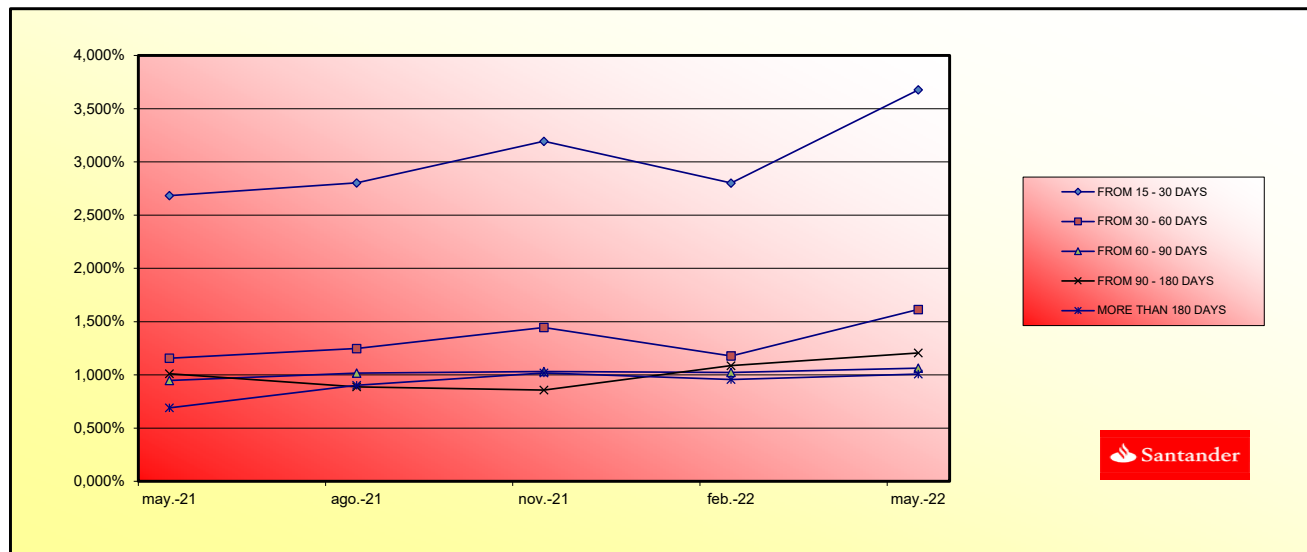
<b>CREDIT ENHANCEMENT</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>May 20th, 2022</b>
SUBORDINATED ISSUE	97.600.000,00 € (15,02%)	97.600.000,00 € (25,92%)
PRINCIPAL RESERVE FUND	13.000.000,00 € (2,00%)	13.000.000,00 € (3,45%)

<b>SUBORDINATED LOANS</b>		
<b>CONCEPTS</b>	<b>INITIAL</b>	<b>May 20th, 2022</b>
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**

<b>HISTORICAL ARREARS REPORTS</b>					
	<b>May-21</b>	<b>Aug-21</b>	<b>Nov-21</b>	<b>Feb-22</b>	<b>May-22</b>
<b>FROM 15 - 30 DAYS</b>	2,684%	2,803%	3,194%	2,801%	3,678%
<b>FROM 30 - 60 DAYS</b>	1,157%	1,248%	1,446%	1,179%	1,615%
<b>FROM 60 - 90 DAYS</b>	0,948%	1,017%	1,032%	1,023%	1,064%
<b>FROM 90 - 180 DAYS</b>	1,011%	0,888%	0,858%	1,087%	1,207%
<b>MORE THAN 180 DAYS</b>	0,691%	0,903%	1,018%	0,957%	1,008%







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

TIPO DE VEHICULO USADO/NUEVO		Type of vehicle new/used			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
VEHICULOS NUEVOS	<i>New vehicles</i>	266.119,25	70,66%	36.283	64,85%
VEHICULOS USADOS	<i>Used cars</i>	110.485,43	29,34%	19.663	35,15%
<b>TOTALS(€)</b>		<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

TIPO DE VEHICULO DISTINTO TURISMO-TODO TERRENO		Type of vehicle			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
TURISMO Y TODO TERRENO	<i>Passenger car and Four-wheel drive vehicles</i>	347.546,20	92,28%	52.182	93,27%
INDUSTRIAL LIGERO	<i>Light commercial vehicles</i>	18.171,27	4,83%	2.129	3,81%
DERIVADO DEL TURISMO	<i>Passenger car derivatives</i>	10.870,12	2,89%	1.633	2,92%
AUTOCARES Y AUTOBUSES	<i>Buses</i>	17,09	0,00%	2	0,00%
<b>TOTALS(€)</b>		<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

PERSONA FISICA/JURIDICA		Natural person/Corporate body			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		Outstanding Principal(M)	%	Number	%
PERSONA FISICA	<i>Natural person</i>	362.566,95	96,27%	53.999	96,60%
PERSONA JURIDICA	<i>Corporate Body</i>	14.037,76	3,73%	1.947	3,40%
<b>TOTALS(€)</b>		<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

SALDO POR DEUDOR		Most important debtor	
		SALDO VIVO	% SALDO VIVO
		Outstanding Principal	%
MAYOR DEUDOR	Largest Debtor 1	166.710,46	0,04%
RESTO DE DEUDORES	Rest of debtors	376.438.004,50	99,96%
<b>TOTALS(€)</b>		<b>376.604.714,96</b>	<b>100%</b>

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	8.203,54	2,18%	8.794	15,72%
01/01/2023-31/12/2023	34.940,30	9,28%	10.657	19,05%
01/01/2024-31/12/2024	66.397,79	17,63%	11.347	20,28%
01/01/2025-31/12/2025	74.883,70	19,88%	9.253	16,54%
01/01/2026-31/12/2026	77.594,11	20,60%	7.617	13,61%
01/01/2027-31/12/2027	46.637,55	12,38%	3.765	6,73%
01/01/2028-31/12/2028	36.041,27	9,57%	2.493	4,46%
01/01/2029-31/12/2029	31.681,62	8,41%	2.006	3,59%
01/01/2030-15/03/2030	224,74	0,06%	14	0,03%
<b>TOTALS(€)</b>	<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

VENCIMIENTO MEDIO PONDERADO <i>Weighted average maturity date</i>	08/02/2026
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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	87.954,33	23,35%	13.077	23,37%
Aragon	9.768,70	2,59%	1.314	2,35%
Asturias	6.753,59	1,79%	992	1,77%
Baleares	9.996,88	2,65%	1.729	3,09%
Canarias	24.041,53	6,38%	3.721	6,65%
Cantabria	4.388,30	1,17%	661	1,18%
Castilla-Leon	13.807,21	3,67%	1.876	3,35%
Castilla-La Mancha	14.370,12	3,82%	2.222	3,97%
Cataluña	62.091,23	16,49%	8.426	15,06%
Valencia	41.391,54	10,99%	6.602	11,80%
Extremadura	8.658,06	2,30%	1.371	2,45%
Galicia	22.082,87	5,86%	3.083	5,51%
Madrid	38.034,78	10,10%	6.005	10,73%
Murcia	13.267,63	3,52%	2.038	3,64%
Navarra	5.136,58	1,36%	663	1,19%
Pais Vasco	10.450,41	2,77%	1.536	2,75%
La Rioja	2.975,98	0,79%	419	0,75%
Ceuta	439,62	0,12%	63	0,11%
Melilla	995,28	0,26%	148	0,26%
<b>TOTALS(€)</b>	<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

IMPORTE PENDIENTE DEL PRESTAMO		Outstanding Principal by loan		
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
0,52 - 9.999,99	198.407,54	52,68%	43.245	77,30%
10.000,00 - 19.999,99	156.757,41	41,62%	11.806	21,10%
20.000,00 - 29.999,99	18.971,35	5,04%	828	1,48%
30.000,00 - 39.999,99	1.786,46	0,47%	53	0,09%
40.000,00 - 49.999,99	436,34	0,12%	10	0,02%
50.000,00 - 83.355,23	245,60	0,07%	4	0,01%
<b>TOTALS(€)</b>	<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

% 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	39.857,55	10,58%	5.264	9,41%
5-9	44.917,42	11,93%	5.391	9,64%
10-14	59.482,19	15,79%	7.665	13,70%
15-20	47.478,59	12,61%	6.571	11,75%
>20	184.868,94	49,09%	31.055	55,51%
<b>TOTALS(€)</b>	<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

SCORING COCHE NUEVO		Scoring new car		
	SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
	Outstanding Principal(M)	%	Number	%
<545	33.085,21	8,79%	3.258	5,82%
545-800	233.034,03	61,88%	33.025	59,03%
COCHE USADO <i>Used car</i>	110.485,43	29,34%	19.663	35,15%
<b>TOTALS(€)</b>	<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

SCORING COCHE USADO		<i>Scoring used car</i>			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
<539		36.867,75	9,79%	5.923	10,59%
539-800		73.617,68	19,55%	13.740	24,56%
COCHE NUEVO <i>New car</i>		266.119,24	70,66%	36.283	64,85%
<b>TOTALS(€)</b>		<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

TIPO DE OCUPACION DEL DEUDOR		<i>Employment Status</i>			
		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
TRABAJADOR POR CUENTA PROPIA	<i>Self-employed</i>	47.243,14	12,54%	6.068	10,85%
NO TRABAJA	<i>Does not work</i>	7.201,32	1,91%	1.378	2,46%
RESTO	<i>Rest</i>	322.160,25	85,54%	48.500	86,69%
<b>TOTALS(€)</b>		<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

TIPO DE INTERES		<i>Interest rate</i>			
%		SALDO VIVO(MILES)	% SALDO VIVO	Nº. DC	% Nº. DC
		<i>Outstanding Principal(M)</i>	%	<i>Number</i>	%
5,00 - 5,99		63.786,63	16,94%	7.462	13,34%
6,00 - 6,99		30.082,36	7,99%	4.028	7,20%
7,00 - 7,99		81.432,48	21,62%	11.667	20,85%
8,00 - 8,99		158.769,27	42,16%	25.674	45,89%
9,00 - 9,99		32.935,72	8,75%	5.881	10,51%
10,00 - 11,99		9.598,22	2,55%	1.234	2,21%
<b>TOTALS(€)</b>		<b>376.604.714,96</b>	<b>100%</b>	<b>55.946</b>	<b>100%</b>

<b>TIPO DE INTERÉS MEDIO PONDERADO</b>	<i>Weighted average interest rate</i>	8,03%
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**F.T.: SANTANDER CONSUMER SPAIN AUTO 2016-2**

**DEFINITIONS**

**May 20th, 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

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

Fecha	Saldo antes de Pago	Saldo Real	Vector de Prepago	Permanencia final de mes	Mortalidad Mensual	CPR	Mortalidad Mensual	CPR
<b>Date</b>	<b>Outstanding before prepayment</b>	<b>Real outstanding</b>	<b>Prepayment vector</b>	<b>Remaining at the end of the month</b>	<b>Average single monthly mortality</b>	<b>CPR</b>	<b>Monthly single monthly mortality</b>	<b>CPR</b>
			<b>1,07%</b>			<b>12,93%</b>		<b>9,06%</b>
			100,00%	100,00%				
01-03-21	656.168.281,23	625.900.815,00	98,93%	97,71%	2,29%	24,26%	2,29%	24,26%
01-04-21	640.563.070,86	603.903.232,65	97,87%	96,65%	1,69%	18,50%	1,09%	12,31%
01-05-21	624.852.357,07	573.316.403,92	96,82%	94,14%	1,99%	21,48%	2,60%	27,10%
01-06-21	609.035.334,13	563.163.481,65	95,78%	94,95%	1,29%	14,40%	-0,87%	-10,91%
01-07-21	593.111.282,66	544.236.488,38	94,75%	93,95%	1,24%	13,91%	1,05%	11,93%
01-08-21	579.279.040,03	516.819.763,57	93,74%	91,42%	1,48%	16,43%	2,70%	27,98%
01-09-21	565.353.199,22	508.933.192,14	92,73%	92,31%	1,14%	12,82%	-0,98%	-12,39%
01-10-21	551.333.126,89	492.349.208,09	91,74%	91,65%	1,08%	12,26%	0,72%	8,27%
01-11-21	537.218.185,40	473.893.434,51	90,75%	90,61%	1,09%	12,32%	1,13%	12,78%
01-12-21	523.007.732,81	457.329.545,28	89,78%	89,90%	1,06%	11,99%	0,78%	8,98%
01-01-22	508.701.122,83	440.756.037,15	88,82%	88,92%	1,06%	12,02%	1,09%	12,35%
01-02-22	495.679.710,33	423.680.104,40	87,86%	87,80%	1,08%	12,20%	1,26%	14,15%
01-03-22	482.570.186,27	407.012.444,96	86,92%	86,71%	1,09%	12,33%	1,23%	13,83%
01-04-22	469.371.954,43	391.216.162,84	85,99%	85,78%	1,09%	12,32%	1,08%	12,22%
01-05-22	456.084.414,56	376.604.714,96	85,07%	85,07%	1,07%	12,14%	0,83%	9,47%

