



F.T. SANTANDER CONSUMO 2

SANTANDER DE TITULIZACION, S.G.F.T, S.A.

JUAN IGNACIO LUCA DE TENA, 11-13

28027 MADRID

santanderdetitulizacion@gruposantander.com



NAME OF THE FUND:

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

INFORMATION AT:

QUARTER/SEMESTER

18 07 2018 - 18 10 2018

YEAR:

2018

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
Iñaki Reyero Arregui - Managing Director	

I. DATA OF THE FUND

Constitution Date	December 5th, 2016	Paying Agency	SANTANDER	
Disbursement Date	December 9th, 2016	Negotiation Market	AIAF	
Final Date of Redemption	April 18th, 2031	Rating Agencies	Moody's / DBRS	
Gestora	Santander de Titulización	Rating	Initial	Current
Credit Rights's Seller	Banco Santander	Series A	Aa2 (sf) / AA (sf)	Aa1 (sf) / AA (sf)
		Series B	A3 (sf) / A (sf)	A1 (sf) / A (sf)
		Series C	Baa3 (sf) / BBB (sf)	Baa3 (sf) / BBB (sf)
		Series D	Ba2 (sf) / BB (sf)	Ba2 (sf) / BB (sf)
		Series E	Ba3 (sf) / B (sf)	Ba3 (sf) / B (sf)
		Series F	B3 (sf) / CCC (h) (sf)	Ba3 (sf) / CCC (h) (sf)

II. SECURITIES ISSUED CHARGED TO THE FUND: SECURITISATION BONDS

SERIES PRIORITY OF PAYMENT (ISIN CODE)	NUMBER OF BONDS	NOMINAL			
			INITIAL	CURRENT	%Curr/In
Series A ES0305193007	8.650	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	865.000.000,00	865.000.000,00	
Series B ES0305193015	500	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	50.000.000,00	50.000.000,00	
Series C ES0305193023	500	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	50.000.000,00	50.000.000,00	
Series D ES0305193049	200	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	20.000.000,00	20.000.000,00	
Series E ES0305193056	150	Nominal per Bond	100.000,00	100.000,00	100,00%
		Total Nominal	15.000.000,00	15.000.000,00	
Series F ES0305193031	150	Nominal per Bond	100.000,00	12.500,00	12,50%
		Total Nominal	15.000.000,00	1.875.000,00	



NAME OF THE FUND:

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18 07 2018 - 18 10 2018

YEAR:

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REDEMPTION AND INTEREST OF THE BONDS						
Current			Next			
Payment Date of the Current Period October 18th, 2018			Next Payment Date January 18th, 2019			
	Redemption of the Bonds	Gross Interest	Interest Rate	Gross Interest in Next Payment Date	Net Interest in Next Payment Date	Scheduled Amortisation
Series A	0,00	153,33	0,600%	153,33	124,20	NO
Series B	0,00	511,11	2,000%	511,11	414,00	NO
Series C	0,00	817,78	3,200%	817,78	662,40	NO
Series D	0,00	1.661,11	6,500%	1.661,11	1.345,50	NO
Series E	0,00	1.725,00	6,750%	1.725,00	1.397,25	NO
Series F	12.500,00	442,75	6,930%	221,38	179,32	YES

Schedule amortisation Series F

Payment date	Target amortisation	Principal redeemed
April-17	1.875.000,00	1.875.000,00
July-17	1.875.000,00	1.875.000,00
October-17	1.875.000,00	1.875.000,00
January-18	1.875.000,00	1.875.000,00
April-18	1.875.000,00	1.875.000,00
July-18	1.875.000,00	1.875.000,00
October-18	1.875.000,00	1.875.000,00
January-19	1.875.000,00	n/a

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	142.415	142.448
Principal Outstanding	1.000.000.081,28	1.014.405.144,28
Principal Outstanding per Loan	7.021,73	7.121,23
Interest Rate	9,56%	8,48%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	23,01%
Average 12 Month Single Rate	17,66%
Prepayment Rate from Constitution	15,82%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	933.122,51	1.112.095,43	11.301,88
Debt to be amortised			1.012.764.894,18
Total Debt	933.122,51	1.112.095,43	1.012.776.196,06

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY BONDS PAYOUT REPORT

October 18,2018

BONDS. PRINCIPAL	
Previous Balance	1.003.750.000,00
Principal Amortised	1.875.000,00
Outstanding Balance	1.001.875.000,00
% of Initial Balance	98,71%
Principal Accrued and unpaid	0,00 €
Provision of Principal Account	0,00 €

DATA	
Pool Cut-off Date	October 3,2018
Payment Date	October 18,2018
Previous Payment Date	July 18,2018
Number of Days (Act/360)	92
Reference Interest Rate (%)	Fixed Rate
Next Payment Date	January 18,2019

INTEREST PAID			
	Fixed rate	Interest	Interest accrued not paid
Class A	0,600%	1.326.304,50	0,00
Class B	2,000%	255.555,00	0,00
Class C	3,200%	408.890,00	0,00
Class D	6,500%	332.222,00	0,00
Class E	6,750%	258.750,00	0,00
Class F	6,930%	66.412,50	0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	October 18,2018
Class A	3,49	1,60
Class B	5,51	3,56
Class C	5,86	3,97
Class D	5,86	3,97
Class E	5,86	3,97
Class F	1,23	0,13

In compliance with the provisions of the prospectus regarding the article 405 from Regulation (EU) No 575/2013 SANTANDER continues to retain a significant net financial interest in this fund on an ongoing basis.

QUARTERLY COLLATERAL REPORT

October 18,2018

CREDIT RIGHTS, PRINCIPAL (before purchase)	ADDITIONAL CREDIT RIGHTS	TOTAL CREDIT RIGHTS (after purchase)
Previous Balance	1.014.446.213,96	1.014.446.213,96
Principal Amortised	143.702.476,09	143.702.476,09
Outstanding Balance	870.743.737,87	1.014.405.144,28
Number of Credit Rights	131.170	11.278

PRINCIPAL BALANCE IN ARREARS (*)					
	UP to 30 DAYS	30 to 60 DAYS	60 to 90 DAYS	90 to 180 DAYS	MORE THAN 180
Principal Balance in Arrears	761.445,55	216.207,72	194.935,31	459.106,71	8.554,81
Interest accrued on Credit Rights's in Arrears	171.676,96	49.144,77	52.137,57	140.563,35	2.747,07
Outstanding Balance	33.600.927,75	4.338.464,13	2.757.982,74	5.155.311,07	9.250.108,74
Number of Credit Rights	5.360	726	429	847	1.396
% of Outstanding Balance	3,86%	0,50%	0,32%	0,59%	1,06%

(*) Data at Pool Cut-off Date previous to the Additional Credit Right purchase

Delinquent Receivables	
Previous balance	14.446.222,14
Difference in Actual Period	(40.802,33)
Up to date	14.405.419,81
% Pool Cut-off date	1,65%

Defaulted Receivables	
Previous balance	11.197.695,34
Difference in Actual Period	4.368.305,09
Up to date	15.566.000,43
% over Initial Credit Rights	1,56%

Net Losses	
Last balance	34.400,66
Difference in Actual Period	33.709,88
Current balance	68.110,54

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

**QUARTERLY REPORT - ALLOCATION OF CASH
October 18,2018**

TOTAL CASH RECEIVED END OF PERIOD	172.758.185,26
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	139.266.345,11
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	18.202.384,15
Interest received under GIC	0,00
CONTENTIOUS	289.658,91
OTHERS	(202,01)
WITHHOLDING	(0,90)
RESERVE FUND	15.000.000,00

TREASURY ACCOUNT STATEMENT	15.000.000,00
PRINCIPAL RESERVE FUND	
Previous Balance	15.000.000,00
Difference	0,00
Outstanding Balance	15.000.000,00
WITHHOLDING	0,00
OTHERS	0,00

TOTAL CASH PAID END OF PERIOD	172.758.185,26
Ordinary Expenses	50.600,00
Fees and Extraordinary Expenses	19.233,92
Interest to Class A Bondholders	1.326.304,50
Interest to Class B Bondholders	255.555,00
Acquisition Additional Receivables	143.661.406,41
Amount of Principal Retention	0,00
Principal amortization Class B	0,00
Interest to Class B Bondholders (deferral)	0,00
Interest to Class C Bondholders	408.890,00
Interest to Class D Bondholders	332.222,00
Interest to Class E Bondholders	258.750,00
Principal amortization Class C	0,00
Principal amortization Class D	0,00
Principal amortization Class E	0,00
Reserve Fund withholding	15.000.000,00
Interest to Class F Bondholders	66.412,50
Interest to Subordinated Loan	0,00
Principal amortization to Subordinated Loan	0,00
Administration Fee	6.000,00
Principal amortization Class F	1.875.000,00
Financial Margin	9.497.810,93
Remanent	0,00

**CREDIT ENHANCEMENT AND SUBORDINATED LOAN
October 18,2018**

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	October 18,2018
SUBORDINATED SERIES (Series B to E)	135.000.000,00 (13,50%)	135.000.000,00 (13,50%)
RESERVE FUND	15.000.000,00 (1,50%)	15.000.000,00 (1,48%)
TOTAL	150.000.000,00 (15,00%)	150.000.000,00 (15,00%)

SUBORDINATED LOAN		
CONCEPTS	INITIAL	October 18,2018
SUBORDINATED LOAN PRINCIPAL	1.650.000,00	0,00
Fixed Interest Rate	0,350%	n/a

**TRIGGERS OF THE MODEL
October 18,2018**

RESERVE FUND's TRIGGERS	
1. AMOUNT REQUIRED WITHHELD:	
1a) During Revolving Period: 1.50% of Initial Balance Series A to E	15.000.000,00
2a) After the Revolving Period:	15.000.000,00
Reserve Fund SHALL BE THE HIGHER OF:	
- 0.75% of Initial Balance of Series A to E	7.500.000,00
- The lower of:	
- 3.00% Outstanding Balance of Series A to E on precedent Pool Cut-off Date	30.000.000,00
- Initial Reserve Fund	15.000.000,00
Reserve Fund will not be allowed to amortize (and remain at preceding Payment Date) if any circumstances occurs:	
- Reserve Fund not funded on preceding Pool Cut-off date	FALSE
- Delinquent Receivables (14.405.419,81) > 1% of Non Defaulted Receivables (8.707.437,38)	TRUE

RESERVE FUND REQUIRED LEVEL DOES NOT DECREASE

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**TRIGGERS TERMINATION REVOLVING PERIOD
October 18,2018**

EARLY TERMINATION OF THE REVOLVING PERIOD																																	
The Revolving Period will be definitely terminated if either (i) or (ii) occurs:																																	
		YES	NO																														
(i) Average for the last three Pool Cut-off Dates of the average Delinquency Ratio on each of the last day of the immediately preceding three (3) calendar months > 4.00%		<input type="checkbox"/>	<input checked="" type="checkbox"/>																														
	<table border="1"> <thead> <tr> <th>Pool Cut-off Dates t-1</th> <th>Pool Cut-off Dates t-2</th> <th>Pool Cut-off Dates t-3</th> <th>Total Average</th> </tr> </thead> <tbody> <tr> <td>End of Month t-3</td> <td>1,478%</td> <td>1,376%</td> <td>1,418%</td> </tr> <tr> <td>End of Month t-2</td> <td>1,558%</td> <td>1,610%</td> <td>1,412%</td> </tr> <tr> <td>End of Month t-1</td> <td>1,585%</td> <td>1,633%</td> <td>1,565%</td> </tr> <tr> <td>Average</td> <td>1,540%</td> <td>1,540%</td> <td>1,465%</td> </tr> </tbody> </table>	Pool Cut-off Dates t-1	Pool Cut-off Dates t-2	Pool Cut-off Dates t-3	Total Average	End of Month t-3	1,478%	1,376%	1,418%	End of Month t-2	1,558%	1,610%	1,412%	End of Month t-1	1,585%	1,633%	1,565%	Average	1,540%	1,540%	1,465%												
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(ii) The Default Ratio exceeds the following percentages:		<input type="checkbox"/>	<input checked="" type="checkbox"/>																														
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(iii) Reserve Fund not funded up to its required level		<input type="checkbox"/>	<input checked="" type="checkbox"/>																														
(iv) Tax regulations amended so Additional Receivables become onerous		<input type="checkbox"/>	<input checked="" type="checkbox"/>																														
(v) Santander becomes insolvent or breaches its seller obligations		<input type="checkbox"/>	<input checked="" type="checkbox"/>																														
(vi) Santander ceases or is replaced as Servicer		<input type="checkbox"/>	<input checked="" type="checkbox"/>																														
(vii) Rating of SAN qualified in audited annual accounts from 2016 to 2019		<input type="checkbox"/>	<input checked="" type="checkbox"/>																														
(viii) Credit Granting Policy suffers materially modifications		<input type="checkbox"/>	<input checked="" type="checkbox"/>																														

REVOLVING PERIOD IS NOT EARLY TERMINATED

**GLOBAL REQUIREMENTS DURING REVOLVING PERIOD
October 18,2018**

		Trigger	POOL CUT-OFF DATE
1	The aggregate Outstanding Balance of the CR corresponding to the same Obligor	≤ 0,05 %	0,02%
2	The weighted average remaining term in months of the CR since the date of assignment to the Fund	≤ 60 months	59 months
3	The aggregate Outstanding Balance of the CR with a remaining term to maturity > 96 months	≤ 10 %	0,00%
4	The aggregate Outstanding Balance of the CR of the Autonomous Region with the highest representation	≤ 22 %	16,38%
5	The Outstanding Balance of the CR of the three Autonomous Regions with the highest representation	≤ 55 %	44,47%
6	The weighted average interest rate of the CR weighted by the Outstanding Balance of the CR	≥ 8,00 %	8,48%
7	The weighted PD of the CR, both being as at the Date of Incorporation/relevant Pool Cut-off Date in respect of Additional CR	≤ 2,00 %	1,24%
8	The aggregate Outstanding Balance of the CR > €60,000	≤ 5,00 %	1,71%
9	Number of Loans relevant to the CR assigned on the Incorporation Date	> 15.000	142.448
10	Upon being assigned the Outstanding Balance of the CR shall bear a monthly interest and repayment frequency.	≥ 98 %	99,83%
11	Upon being assigned Loans with fixed interest rate	≥ 90 %	94,25%
12	The Outstanding Balance of the CR corresponding to employees of Santander	≤ 2,00 %	0,62%

**COUNTERPARTIES
October 18,2018**

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED	CURRENT RATING
TREASURY ACCOUNT	SAN	Moody's DBRS	Long Term A3 BBB (h)	A2 A (h)
		Moody's DBRS	Short Term n/a n/a	P-1 R-1 (Middle)

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING

DEFINITIONS
October 18,2018

<u>POOL CUT-OFF DATE</u>	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.
<u>Defaulted Receivables</u>	Means, at any time, any Receivable that (i) has instalments pending payment for twelve (12) or more months, or (ii) whose debt, in the opinion of Santander, has been deemed not recoverable by the Servicer.
<u>Outstanding Balance of the Defaulted Receivables</u>	Means the sum of the principal amounts not yet due and of the principal amounts due and uncollected by the Fund of the Defaulted Receivables (for the avoidance of doubt, each such balance is net of recoveries collected as from the relevant Receivable becoming a Defaulted Receivable).
<u>Delinquent Receivables</u>	Means, at any time, any Receivable which is ninety (90) days or more in arrears and is not a Defaulted Receivable
<u>Outstanding Balance of the Delinquent Receivables</u>	Means the sum of the principal amounts not yet due and the principal amounts due and uncollected by the Fund of the Delinquent.
<u>NET LOSSES</u>	Those loans which the Originator considers that will not recover (net of recoveries).

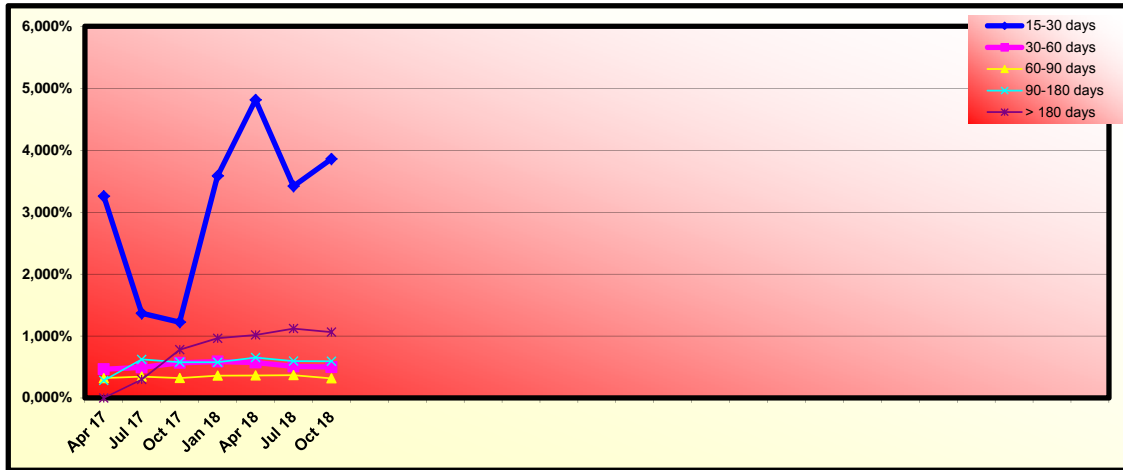


FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

HISTORICAL ARREARS AND PREPAYMENT REPORT

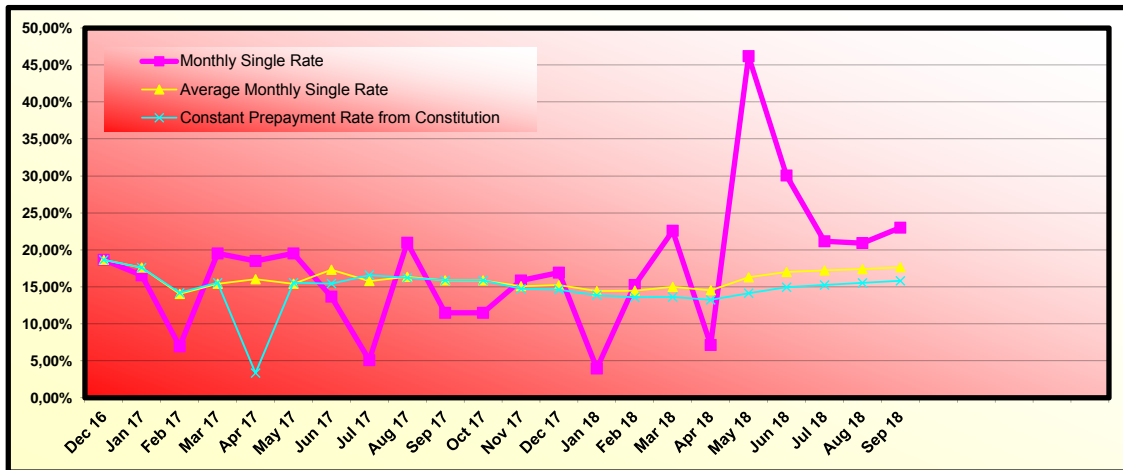
October 18, 2018

HISTORICAL ARREARS



Date	Jul 17	Oct 17	Jan 18	Apr 18	Jul 18	Oct 18
15-30 days	1,366%	1,223%	3,585%	4,812%	3,419%	3,859%
30-60 days	0,493%	0,567%	0,587%	0,571%	0,508%	0,498%
60-90 days	0,345%	0,322%	0,360%	0,363%	0,367%	0,317%
90-180 days	0,623%	0,577%	0,576%	0,653%	0,596%	0,592%
> 180 days	0,298%	0,778%	0,963%	1,016%	1,120%	1,062%

HISTORICAL PREPAYMENT



(*) Prepayment data calculated at previous end moth date

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY STATISTIC INFORMATION

October 3, 2018

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	
0	1.000	11.270	7,91%	6.060.020,01	0,60%
1.000	2.000	14.474	10,16%	21.841.287,87	2,15%
2.000	3.000	16.516	11,59%	41.145.387,29	4,06%
3.000	4.000	15.862	11,14%	55.353.264,62	5,46%
4.000	5.000	13.891	9,75%	62.517.994,66	6,16%
5.000	6.000	11.734	8,24%	64.082.740,92	6,32%
6.000	7.000	8.590	6,03%	55.711.407,19	5,49%
7.000	8.000	7.099	4,98%	53.138.307,97	5,24%
8.000	9.000	6.123	4,30%	51.957.626,28	5,12%
9.000	10.000	5.090	3,57%	48.266.320,92	4,76%
10.000	11.000	4.356	3,06%	45.707.317,72	4,51%
11.000	12.000	3.787	2,66%	43.526.730,36	4,29%
12.000	13.000	3.306	2,32%	41.291.135,49	4,07%
13.000	14.000	2.853	2,00%	38.487.350,47	3,79%
14.000	15.000	2.436	1,71%	35.266.092,56	3,48%
15.000	16.000	1.885	1,32%	29.203.449,55	2,88%
16.000	17.000	1.716	1,20%	28.268.887,39	2,79%
17.000	18.000	1.378	0,97%	24.086.067,84	2,37%
18.000	19.000	1.266	0,89%	23.412.186,82	2,31%
19.000	20.000	1.095	0,77%	21.325.198,86	2,10%
20.000	21.000	971	0,68%	19.909.170,17	1,96%
21.000	22.000	888	0,62%	19.078.634,53	1,88%
greater than	22.000	5.862	4,12%	184.768.564,79	18,21%
Total	142.448	100,00%	1.014.405.144,28	100,00%	

Maximum	Minimum	Simple Average
95.000,00	0,19	7.121,23

Principal Outstanding ≥ 60.000: 1,71%

Nominal Interest						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	
0,00%	1,00%	2.343	1,64%	14.190.473,68	1,40%	0,00%
1,00%	2,00%	2.930	2,06%	19.671.713,15	1,94%	1,22%
2,00%	3,00%	737	0,52%	8.849.713,10	0,87%	2,56%
3,00%	4,00%	1.807	1,27%	19.997.458,81	1,97%	3,48%
4,00%	5,00%	1.237	0,87%	15.013.312,79	1,48%	4,64%
5,00%	6,00%	5.184	3,64%	66.444.615,53	6,55%	5,65%
6,00%	7,00%	9.556	6,71%	95.528.979,21	9,42%	6,83%
7,00%	8,00%	25.448	17,86%	176.615.754,00	17,41%	7,72%
8,00%	9,00%	12.420	8,72%	125.748.932,38	12,40%	8,51%
9,00%	10,00%	46.094	32,36%	341.239.682,97	33,64%	9,68%
10,00%	11,00%	3.678	2,58%	24.180.352,97	2,38%	10,35%
11,00%	12,00%	1.818	1,28%	8.842.817,13	0,87%	11,20%
12,00%	13,00%	7.632	5,36%	43.566.821,88	4,29%	12,03%
13,00%	14,00%	13.913	9,77%	35.232.520,13	3,47%	13,39%
14,00%	15,00%	1.056	0,74%	3.428.102,87	0,34%	14,27%
15,00%	16,00%	1.717	1,21%	4.305.362,90	0,42%	15,45%
16,00%	17,00%	3.558	2,50%	9.702.440,10	0,96%	16,07%
17,00%	18,00%	1.267	0,89%	1.673.734,65	0,16%	17,01%
18,00%	19,00%	6	0,00%	21.301,88	0,00%	18,80%
19,00%	20,00%	35	0,02%	119.619,08	0,01%	19,49%
20,00%	21,00%	12	0,01%	31.435,07	0,00%	20,00%
Total	142.448	100,00%	1.014.405.144,28	100,00%	8,48%	

Maximum	Minimum	Simple Average
20,00%	0,00%	9,24%

Origination Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Orig. Date	Weighted Months
< 2008	57	0,04%	53.568,95	0,01%	24/02/2008	127,30
2.009	226	0,16%	923.559,72	0,09%	10/09/2009	108,77
2.010	767	0,54%	2.244.188,06	0,22%	23/08/2010	97,33
2.011	509	0,36%	2.033.414,92	0,20%	25/07/2011	86,27
2.012	764	0,54%	4.391.851,68	0,43%	28/07/2012	74,17
2.013	2.005	1,41%	7.448.523,53	0,73%	29/07/2013	62,13
2.014	12.656	8,88%	55.859.342,53	5,51%	14/08/2014	49,63
2.015	31.539	22,14%	173.618.726,75	17,12%	06/08/2015	37,90
2.016	52.180	36,63%	371.811.113,38	36,65%	04/07/2016	26,97
2.017	34.265	24,05%	299.741.534,35	29,55%	06/07/2017	14,90
2.018	7.480	5,25%	96.279.320,41	9,49%	08/04/2018	5,83
Total	142.448	100,00%	1.014.405.144,28	100,00%	22/08/2016	25,37

	Maximum	Minimum	Simple Average
date	03/08/2018	28/03/2003	27/04/2016
months	2,03	188,93	29,62

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY STATISTIC INFORMATION

October 3, 2018

Months to Maturity Date since incorporation							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
0	12	738	0,52%	3.252.978,77	0,32%	06/06/2019	8,23
12	24	7.163	5,03%	15.411.516,40	1,52%	30/04/2020	19,19
24	36	23.965	16,82%	107.512.909,61	10,60%	15/05/2021	31,85
36	48	44.914	31,53%	228.997.289,21	22,57%	11/05/2022	43,89
48	60	33.973	23,85%	250.582.764,32	24,70%	10/02/2023	53,03
60	72	8.275	5,81%	94.931.389,50	9,36%	10/04/2024	67,22
72	84	13.735	9,64%	200.412.830,56	19,76%	08/05/2025	80,32
84	96	9.464	6,64%	108.606.731,47	10,71%	25/01/2026	89,05
96	108	218	0,15%	4.611.085,79	0,45%	09/05/2027	104,67
108	120	3	0,00%	85.648,65	0,01%	08/10/2027	109,75
Total	142.448	100,00%	1.014.405.144,28	100,00%	04/08/2023	58,88	

Months to Maturity Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
0	12	20.679	14,52%	35.835.048,54	3,53%	13/05/2019	7,42
12	24	26.356	18,50%	90.119.768,24	8,88%	30/03/2020	18,14
24	36	32.913	23,11%	185.905.500,16	18,33%	10/03/2021	29,65
36	48	27.016	18,97%	208.381.598,02	20,54%	19/02/2022	41,18
48	60	14.111	9,91%	151.550.524,77	14,94%	27/01/2023	52,59
60	72	9.635	6,76%	137.561.866,91	13,56%	14/02/2024	65,34
72	84	7.980	5,60%	131.424.570,45	12,96%	29/01/2025	77,00
84	96	3.758	2,64%	73.626.267,19	7,26%	21/12/2025	87,88
Total	142.448	100,00%	1.014.405.144,28	100,00%	06/10/2022	48,80	

	Maximum	Minimum	Simple Average
date	01/09/2026	11/10/2018	25/09/2021
months	94,93	0,27	36,28

Debtor Location by Autonomous Community				
Debtor Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
ANDALUCIA	23.390	16,42%	161.593.470,11	15,93%
ARAGON	3.622	2,54%	23.768.358,73	2,34%
ASTURIAS	3.841	2,70%	26.940.561,57	2,66%
BALEARES	14.212	9,98%	101.016.045,47	9,96%
CANARIAS	3.573	2,51%	23.917.521,28	2,36%
CANTABRIA	8.299	5,83%	54.127.593,96	5,34%
CASTILLA Y LEON	19.023	13,35%	123.326.245,92	12,16%
CASTILLA-LA MANCHA	314	0,22%	4.788.124,54	0,47%
CATALUÑA	4.320	3,03%	51.087.379,27	5,04%
CEUTA	12.093	8,49%	85.545.820,19	8,43%
COMUNIDAD VALENCIANA	5.375	3,77%	34.807.807,26	3,43%
EXTREMADURA	11.270	7,91%	75.346.328,19	7,43%
GALICIA	893	0,63%	6.393.258,98	0,63%
LA RIOJA	22.489	15,79%	166.181.850,45	16,38%
MADRID	490	0,34%	4.438.215,96	0,44%
MELILLA	3.418	2,40%	24.788.666,94	2,44%
MURCIA	1.126	0,79%	8.307.026,71	0,82%
NAVARRA	3.661	2,57%	29.323.070,88	2,89%
PAIS VASCO	1.039	0,73%	8.707.797,87	0,86%
Total	142.448	100,00%	1.014.405.144,28	100,00%

Top Autonomous Community	16,38%
Top 3 Autonomous Community	44,47%

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY STATISTIC INFORMATION

October 3, 2018

Debtor's concentration					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	CC.AA.
Debtor nº 1	3	0,00%	155.841,17	0,02%	CANTABRIA
Debtor nº 2	2	0,00%	153.511,99	0,02%	CATALUÑA
Debtor nº 3	3	0,00%	131.329,77	0,01%	CATALUÑA
Debtor nº 4	2	0,00%	129.344,14	0,01%	CANARIAS
Debtor nº 5	2	0,00%	128.358,16	0,01%	CASTILLA-LA MANCHA
Debtor nº 6	2	0,00%	117.893,27	0,01%	ANDALUCIA
Debtor nº 7	3	0,00%	116.945,34	0,01%	ANDALUCIA
Debtor nº 8	2	0,00%	116.408,28	0,01%	ANDALUCIA
Debtor nº 9	2	0,00%	115.926,98	0,01%	CASTILLA Y LEON
Debtor nº 10	3	0,00%	112.225,92	0,01%	CASTILLA Y LEON
Rest of Debtors	142.424	99,98%	1.013.127.359,26	99,87%	
Total	142.448	100,00%	1.014.405.144,28	100,00%	

Periodicity of installments				
Periodicity of installments	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Monthly	142.319	99,91%	1.012.670.960,97	99,83%
Semmiannually	22	0,02%	197.605,57	0,02%
Quarterly	67	0,05%	721.481,09	0,07%
Annually	37	0,03%	781.254,14	0,08%
Bullet	3	0,00%	33.842,51	0,00%
Total	142.448	100,00%	1.014.405.144,28	100,00%

Type of interest						
Type of interest	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
Fix	137.476	96,51%	956.115.335,69	94,25%	8,72%	0,00%
Floating	4.972	3,49%	58.289.808,59	5,75%	4,39%	3,67%
Total	142.448	100,00%	1.014.405.144,28	100,00%	8,48%	3,67%

Employee of Santander				
Employee of Santander	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Employee	1.048	0,74%	6.325.966,57	0,62%
No Employee	141.400	99,26%	1.008.079.177,71	99,38%
Total	142.448	100,00%	1.014.405.144,28	100,00%

Regulatory PD						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted average Regulatory PD	
0,00% - 1,00%	50.282	35,30%	363.143.136,16	35,80%	0,28%	
0,50% - 1,50%	29.640	20,81%	204.672.190,47	20,18%	0,75%	
1,00% - 2,00%	22.085	15,50%	165.211.102,64	16,29%	1,22%	
1,50% - 2,50%	24.006	16,85%	178.368.276,84	17,58%	1,74%	
2,00% - 3,00%	5.106	3,58%	27.005.375,87	2,66%	2,20%	
2,50% - 3,50%	3.490	2,45%	23.263.320,51	2,29%	2,75%	
3,00% - 4,00%	1.582	1,11%	9.183.647,46	0,91%	3,13%	
3,50% - 4,50%	1.650	1,16%	9.410.392,52	0,93%	3,64%	
4,00% - 5,00%	631	0,44%	3.997.833,41	0,39%	4,16%	
4,50% - 5,50%	542	0,38%	4.156.750,64	0,41%	4,67%	
5,00% - 6,00%	319	0,22%	2.077.347,30	0,20%	5,26%	
5,50% - 6,50%	421	0,30%	2.779.634,76	0,27%	5,69%	
6,00% - 7,00%	305	0,21%	3.120.940,44	0,31%	6,19%	
6,50% - 7,50%	200	0,14%	1.316.461,46	0,13%	6,80%	
7,00% - 8,00%	77	0,05%	613.407,11	0,06%	7,16%	
7,50% - 8,50%	129	0,09%	1.950.976,21	0,19%	7,75%	
8,00% - 9,00%	291	0,20%	3.560.345,24	0,35%	8,19%	
8,50% - 9,50%	138	0,10%	929.970,89	0,09%	8,61%	
9,00% - 10,00%	64	0,04%	418.892,28	0,04%	9,33%	
greater than 10,00%	1.490	1,05%	9.225.142,07	0,91%	17,00%	
Total	142.448	100,00%	1.014.405.144,28	100,00%	1,24%	

Days in arrears				
Days in arrears	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Current	133.690	93,85%	959.302.349,85	94,57%
1 - 30	5.360	3,76%	33.600.927,75	3,31%
30 - 60	726	0,51%	4.338.464,13	0,43%
60 - 90	429	0,30%	2.757.982,74	0,27%
90 - 180	847	0,59%	5.155.311,07	0,51%
> 180	1.396	0,98%	9.250.108,74	0,91%
Total	142.448	100,00%	1.014.405.144,28	100,00%