



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 01 2019 - 23 04 2019

YEAR:

2019

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)	- / -

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	0,00	0,00%
		Total Nominal	15.000.000,00	0,00	



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REDEMPTION AND INTEREST OF THE BONDS

REDEMPTION AND INTEREST OF THE BONDS						
Current				Next		
Payment Date of the Current Period April 23th, 2019				Next Payment Date July 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	158,33	0,600%	143,33	116,10	NO
Series B	0,00	527,78	2,000%	477,78	387,00	NO
Series C	0,00	844,44	3,200%	764,44	619,20	NO
Series D	0,00	1.715,28	6,500%	1.552,78	1.257,75	NO
Series E	0,00	1.781,25	6,750%	1.612,50	1.306,13	NO
Series F	0,00	0,00	6,930%	0,00	0,00	YES

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	142.415	148.774
Principal Outstanding	1.000.000.081,28	1.012.422.528,48
Principal Outstanding per Loan	7.021,73	6.805,10
Interest Rate	9,56%	8,06%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	29,89%
Average 12 Month Single Rate	18,76%
Prepayment Rate from Constitution	16,58%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	817.725,68	996.546,16	35.756,49
Debt to be amortised			1.010.904.867,39
Total Debt	817.725,68	996.546,16	1.010.940.623,88

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY BONDS PAYOUT REPORT

April 23,2019

BONDS. PRINCIPAL	
Previous Balance	1.000.000.000,00
Principal Amortised	0,00
Outstanding Balance	1.000.000.000,00
% of Initial Balance	98,52%
Principal Accrued and unpaid	0,00 €
Provision of Principal Account	0,00 €

DATA	
Pool Cut-off Date	April 4,2019
Payment Date	April 23,2019
Previous Payment Date	January 18,2019
Number of Days (Act/360)	95
Reference Interest Rate (%)	Fixed Rate
Next Payment Date	July 18,2019

INTEREST PAID			
	Fixed rate	Interest	Interest accrued not paid
Class A	0,600%	1.369.554,50	0,00
Class B	2,000%	263.890,00	0,00
Class C	3,200%	422.220,00	0,00
Class D	6,500%	343.056,00	0,00
Class E	6,750%	267.187,50	0,00
Class F	6,930%	0,00	0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	April 23,2019
Class A	3,49	2,17
Class B	5,51	5,42
Class C	5,86	5,75
Class D	5,86	5,75
Class E	5,86	5,75
Class F	1,23	-

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

April 23,2019

CREDIT RIGHTS, PRINCIPAL (before purchase)	ADDITIONAL CREDIT RIGHTS	TOTAL CREDIT RIGHTS (after purchase)
Previous Balance	1.013.317.202,50	1.013.317.202,50
Principal Amortised	164.727.383,03	164.727.383,03
Outstanding Balance	848.589.819,47	1.012.422.528,48
Number of Credit Rights	134.295	14.479

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	686.173,28	211.836,90	179.467,84	411.518,05	28.665,02
Interest accrued on Credit Rights's in Arrears	131.552,40	41.335,50	39.665,60	112.722,27	7.091,47
Outstanding Balance	26.255.337,33	3.500.239,19	2.159.522,64	4.005.730,04	8.416.798,62
Number of Credit Rights	4.392	687	378	655	1.336
% of Outstanding Balance	3,09%	0,41%	0,25%	0,47%	0,99%

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

Delinquent Receivables	
Previous balance	13.317.214,71
Difference in Actual Period	(894.686,05)
Up to date	12.422.528,66
% Pool Cut-off date	1,46%

Defaulted Receivables	
Previous balance	19.940.293,54
Difference in Actual Period	3.902.093,53
Up to date	23.842.387,07
% over Initial Credit Rights	2,38%

Net Losses	
Last balance	69.375,45
Difference in Actual Period	81.952,49
Current balance	151.327,94

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QUARTERLY REPORT - ALLOCATION OF CASH

April 23,2019

TOTAL CASH RECEIVED END OF PERIOD	192.461.547,72
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	160.279.412,66
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	16.573.469,84
Interest received under GIC	0,00
CONTENTIOUS	609.175,27
OTHERS	(510,05)
WITHHOLDING	0,00
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	192.461.547,72
Ordinary Expenses	52.054,79
Fees and Extraordinary Expenses	39.187,77
Interest to Class A Bondholders	1.369.554,50
Interest to Class B Bondholders	263.890,00
Acquisition Additional Receivables	163.832.709,01
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	422.220,00
Interest to Class D Bondholders	343.056,00
Interest to Class E Bondholders	267.187,50
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	0,00
Interest to Subordinated Loan	0,00
Principal amortization to Subordinated Loan	0,00
Administration Fee	6.000,00
Principal amortization Class F	0,00
Finantial Margin	10.865.688,15
Remanent	0,00

CREDIT ENHANCEMENT AND SUBORDINATED LOAN

April 23,2019

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	April 23,2019
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 (1,50%)
TOTAL	150.000.000,00 (15,00%)	150.000.000,00 (15,00%)

SUBORDINATED LOAN		
CONCEPTS	INITIAL	April 23,2019
SUBORDINATED LOAN PRINCIPAL	1.650.000,00	0,00
Fixed Interest Rate	0,350%	n/a

TRIGGERS OF THE MODEL

April 23,2019

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 Inital 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 (12.422.528,66) > 1% of Non Defaulted Receivables (8.485.898,19)	TRUE

RESERVE FUND REQUIRED LEVEL DOES NOT DECREASE

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GLOBAL REQUIREMENTS DURING REVOLVING PERIOD

April 23,2019

		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	48 months
3	The aggregate Outstanding Balance of the CR with a remaining term to maturity > 96 months	≤ 10 %	0,39%
4	The aggregate Outstanding Balance of the CR of the Autonomous Region with the highest representation	≤ 22 %	17,67%
5	The Outstanding Balance of the CR of the three Autonomous Regions with the highest representation	≤ 55 %	41,57%
6	The weighted average interest rate of the CR weighted by the Outstanding Balance of the CR	≥ 8,00 %	8,06%
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 %	1,54%
8	The aggregate Outstanding Balance of the CR > €60,000	≤ 5,00 %	1,66%
9	Number of Loans relevant to the CR assigned on the Incorporation Date	> 15.000	148.774
10	Upon being assigned the Outstanding Balance of the CR shall bear a monthly interest and repayment frequency.	≥ 98 %	99,79%
11	Upon being assigned Loans with fixed interest rate	≥ 90 %	91,90%
12	The Outstanding Balance of the CR corresponding to employees of Santander	≤ 2,00 %	0,42%

COUNTERPARTIES

April 23,2019

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

April 23,2019

<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).

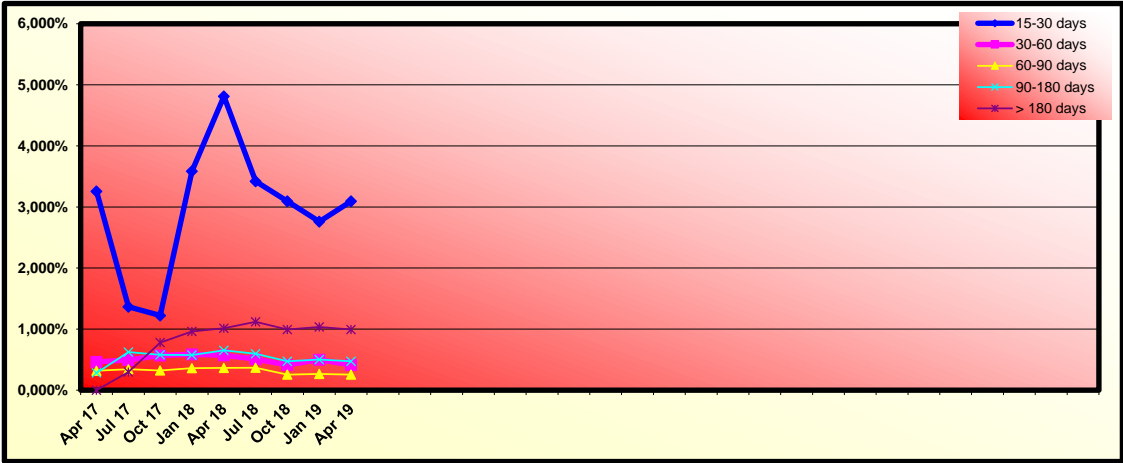


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HISTORICAL ARREARS AND PREPAYMENT REPORT

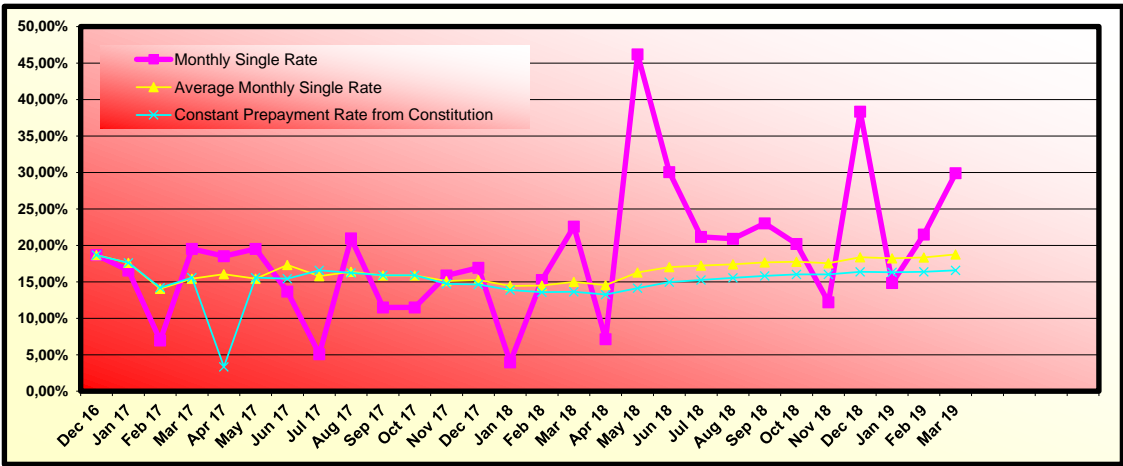
April 23, 2019

HISTORICAL ARREARS



Date	Jan 18	Apr 18	Jul 18	Oct 18	Jan 19	Apr 19
15-30 days	3,585%	4,812%	3,419%	3,094%	2,760%	3,094%
30-60 days	0,587%	0,571%	0,508%	0,412%	0,497%	0,412%
60-90 days	0,360%	0,363%	0,367%	0,254%	0,267%	0,254%
90-180 days	0,576%	0,653%	0,596%	0,472%	0,501%	0,472%
> 180 days	0,963%	1,016%	1,120%	0,992%	1,034%	0,992%

HISTORICAL PREPAYMENT



(*) Prepayment data calculated at previous end moth date

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QUARTERLY STATISTIC INFORMATION

April 4, 2019

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	
0	1.000	16.097	10,82%	8.153.197,41	0,81%
1.000	2.000	15.727	10,57%	23.783.745,45	2,35%
2.000	3.000	18.673	12,55%	47.143.334,57	4,66%
3.000	4.000	15.767	10,60%	54.958.773,43	5,43%
4.000	5.000	13.722	9,22%	61.487.809,42	6,07%
5.000	6.000	11.257	7,57%	61.815.040,57	6,11%
6.000	7.000	8.240	5,54%	53.353.895,61	5,27%
7.000	8.000	6.629	4,46%	49.644.390,64	4,90%
8.000	9.000	5.638	3,79%	47.862.633,83	4,73%
9.000	10.000	4.957	3,33%	47.028.858,45	4,65%
10.000	11.000	4.242	2,85%	44.465.071,32	4,39%
11.000	12.000	3.713	2,50%	42.655.661,67	4,21%
12.000	13.000	3.134	2,11%	39.141.646,34	3,87%
13.000	14.000	2.668	1,79%	36.001.257,90	3,56%
14.000	15.000	2.509	1,69%	36.417.856,78	3,60%
15.000	16.000	2.137	1,44%	33.079.289,50	3,27%
16.000	17.000	1.739	1,17%	28.667.258,16	2,83%
17.000	18.000	1.609	1,08%	28.137.530,04	2,78%
18.000	19.000	1.382	0,93%	25.549.770,97	2,52%
19.000	20.000	1.232	0,83%	24.020.585,29	2,37%
20.000	21.000	1.076	0,72%	22.052.976,51	2,18%
21.000	22.000	929	0,62%	19.980.702,81	1,97%
greater than	22.000	5.697	3,83%	177.021.241,81	17,48%
Total		148.774	100,00%	1.012.422.528,48	100,00%

Maximum	Minimum	Simple Average
95.000,00	0,01	6.805,10

Principal Outstanding ≥ 60.000: 1,66%

Nominal Interest						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	
0,00%	1,00%	13.996	9,41%	75.372.832,76	7,44%	0,01%
1,00%	2,00%	2.740	1,84%	15.787.473,46	1,56%	1,23%
2,00%	3,00%	767	0,52%	7.516.119,92	0,74%	2,55%
3,00%	4,00%	4.977	3,35%	27.508.484,93	2,72%	3,69%
4,00%	5,00%	1.361	0,91%	13.339.952,61	1,32%	4,65%
5,00%	6,00%	5.857	3,94%	68.708.008,91	6,79%	5,65%
6,00%	7,00%	8.066	5,42%	75.103.972,86	7,42%	6,83%
7,00%	8,00%	21.311	14,32%	129.671.725,53	12,81%	7,70%
8,00%	9,00%	10.385	6,98%	96.729.983,20	9,55%	8,51%
9,00%	10,00%	49.546	33,30%	396.077.550,69	39,12%	9,74%
10,00%	11,00%	2.882	1,94%	17.892.163,57	1,77%	10,33%
11,00%	12,00%	1.448	0,97%	6.674.232,60	0,66%	11,20%
12,00%	13,00%	5.847	3,93%	31.201.083,87	3,08%	12,03%
13,00%	14,00%	12.195	8,20%	28.973.730,99	2,86%	13,35%
14,00%	15,00%	908	0,61%	2.870.784,11	0,28%	14,24%
15,00%	16,00%	1.007	0,68%	3.191.834,69	0,32%	15,42%
16,00%	17,00%	3.980	2,68%	12.225.609,62	1,21%	16,04%
17,00%	18,00%	1.341	0,90%	2.937.892,33	0,29%	17,14%
18,00%	19,00%	42	0,03%	155.242,60	0,02%	18,22%
19,00%	20,00%	106	0,07%	460.192,70	0,05%	19,50%
20,00%	21,00%	12	0,01%	23.656,53	0,00%	20,16%
Total		148.774	100,00%	1.012.422.528,48	100,00%	8,06%

Maximum	Minimum	Simple Average
20,50%	0,00%	8,40%

Origination Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Orig. Date	Weighted Months
< 2008	341	0,23%	2.254.722,15	0,22%	23/10/2003	185,37
2.009	354	0,24%	890.848,16	0,09%	08/09/2009	114,87
2.010	494	0,33%	2.555.985,68	0,25%	06/08/2010	103,93
2.011	597	0,40%	3.168.716,31	0,31%	26/07/2011	92,27
2.012	1.184	0,80%	7.287.529,80	0,72%	07/08/2012	79,90
2.013	1.638	1,10%	8.933.713,64	0,88%	01/07/2013	69,10
2.014	12.193	8,20%	47.252.746,18	4,67%	19/08/2014	55,50
2.015	25.830	17,36%	125.807.749,20	12,43%	08/08/2015	43,87
2.016	43.868	29,49%	284.218.936,06	28,07%	07/07/2016	32,90
2.017	31.196	20,97%	262.539.207,87	25,93%	11/07/2017	20,77
2.018	28.673	19,27%	235.047.926,50	23,22%	25/07/2018	8,30
2.019	2.406	1,62%	32.464.446,93	3,21%	17/01/2019	2,57
Total	148.774	100,00%	1.012.422.528,48	100,00%	12/03/2013	72,73

	Maximum	Minimum	Simple Average
date	31/01/2019	09/06/1993	05/09/2016
months	2,10	314,33	31,34

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY STATISTIC INFORMATION

April 4, 2019

Months to Maturity Date since incorporation							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
0	12	29.170	19,61%	47.538.767,23	4,70%	21/10/2019	6,68
12	24	28.873	19,41%	109.526.249,88	10,82%	10/10/2020	18,50
24	36	30.309	20,37%	177.448.621,44	17,53%	10/09/2021	29,68
36	48	27.718	18,63%	215.639.548,33	21,30%	29/08/2022	41,44
48	60	12.374	8,32%	134.451.865,18	13,28%	11/09/2023	54,04
60	72	8.634	5,80%	123.831.944,49	12,23%	20/08/2024	65,53
72	84	6.736	4,53%	110.310.843,90	10,90%	06/08/2025	77,21
84	96	4.960	3,33%	93.674.688,03	9,25%	15/08/2026	89,67
Total		148.774	100,00%	1.012.422.528,48	100,00%	21/03/2023	48,24

Months to Maturity Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
24	36	35.643	23,96%	98.653.115,90	9,74%	04/11/2021	31,51
36	48	47.361	31,83%	226.033.526,15	22,33%	15/11/2022	44,04
48	60	32.184	21,63%	215.222.731,45	21,26%	27/08/2023	53,56
60	72	8.045	5,41%	87.290.457,01	8,62%	16/10/2024	67,40
72	84	12.930	8,69%	178.316.113,04	17,61%	09/11/2025	80,38
84	96	12.416	8,35%	202.998.225,50	20,05%	06/09/2026	90,43
96	108	191	0,13%	3.819.112,36	0,38%	09/11/2027	104,70
108	120	4	0,00%	89.247,07	0,01%	17/04/2028	110,05
Total		148.774	100,00%	1.012.422.528,48	100,00%	12/06/2024	63,23

	Maximum	Minimum	Simple Average
date	28/02/2027	05/04/2019	27/01/2022
months	94,80	0,03	34,32

Debtor Location by Autonomous Community				
Debtor Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
ANDALUCIA	21.438	14,41%	145.982.411,86	14,42%
ARAGON	4.237	2,85%	28.334.031,01	2,80%
ASTURIAS	3.574	2,40%	22.843.640,06	2,26%
BALEARES	3.669	2,47%	24.517.369,67	2,42%
CANARIAS	14.011	9,42%	96.002.529,19	9,48%
CANTABRIA	3.618	2,43%	22.687.340,42	2,24%
CASTILLA Y LEON	7.865	5,29%	47.900.464,55	4,73%
CASTILLA-LA MANCHA	8.113	5,45%	53.377.294,12	5,27%
CATALUÑA	776	0,52%	7.594.164,03	0,75%
CEUTA	14.155	9,51%	96.995.001,81	9,58%
COMUNIDAD VALENCIANA	1.532	1,03%	17.570.843,60	1,74%
EXTREMADURA	326	0,22%	2.322.403,39	0,23%
GALICIA	12.095	8,13%	76.652.168,22	7,57%
LA RIOJA	5.371	3,61%	32.956.465,93	3,26%
MADRID	11.002	7,40%	70.444.123,41	6,96%
MELILLA	949	0,64%	6.576.370,97	0,65%
MURCIA	25.539	17,17%	178.904.817,29	17,67%
NAVARRA	489	0,33%	4.438.522,79	0,44%
PAIS VASCO	10.015	6,73%	76.322.566,16	7,54%
Total	148.774	100,00%	1.012.422.528,48	100,00%

Top Autonomous Community	17,67%
Top 3 Autonomous Community	41,57%

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY STATISTIC INFORMATION

April 4, 2019

Debtor's concentration					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	CC.AA.
Debtor nº 1	3	0,00%	181.632,03	0,02%	CASTILLA-LA MANCHA
Debtor nº 2	3	0,00%	127.880,22	0,01%	CANTABRIA
Debtor nº 3	3	0,00%	123.988,66	0,01%	GALICIA
Debtor nº 4	2	0,00%	117.876,16	0,01%	CATALUÑA
Debtor nº 5	3	0,00%	109.863,42	0,01%	ANDALUCÍA
Debtor nº 6	2	0,00%	109.825,11	0,01%	CATALUÑA
Debtor nº 7	2	0,00%	108.638,23	0,01%	CATALUÑA
Debtor nº 8	2	0,00%	108.615,68	0,01%	CASTILLA Y LEON
Debtor nº 9	2	0,00%	106.773,98	0,01%	CANARIAS
Debtor nº 10	3	0,00%	100.789,71	0,01%	CASTILLA Y LEON
Rest of Debtors	148.749	99,98%	1.011.226.645,28	99,88%	
Total	148.774	100,00%	1.012.422.528,48	100,00%	

Periodicity of installments				
Periodicity of installments	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Monthly	148.596	99,88%	1.010.249.779,81	99,79%
Semiannually	35	0,02%	650.437,38	0,06%
Quarterly	73	0,05%	642.876,91	0,06%
Annually	52	0,03%	813.766,22	0,08%
Bullet	18	0,01%	65.668,16	0,01%
Total	148.774	100,00%	1.012.422.528,48	100,00%

Type of interest						
Type of interest	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
Fix	122.992	82,67%	930.417.846,76	91,90%	8,58%	0,00%
Floating	25.782	17,33%	82.004.681,72	8,10%	6,51%	0,65%
Total	148.774	100,00%	1.012.422.528,48	100,00%	8,42%	0,65%

Employee of Santander				
Employee of Santander	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Employee	838	0,56%	4.289.592,98	0,42%
No Employee	147.936	99,44%	1.008.132.935,50	99,58%
Total	148.774	100,00%	1.012.422.528,48	100,00%

Regulatory PD						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted average Regulatory PD	
0,00%	1,00%	49.965	33,58%	339.701.565,09	33,55%	0,29%
0,50%	1,50%	28.804	19,36%	187.440.649,39	18,51%	0,76%
1,00%	2,00%	17.501	11,76%	124.648.789,51	12,31%	1,23%
1,50%	2,50%	32.222	21,66%	219.588.216,06	21,69%	1,78%
2,00%	3,00%	4.230	2,84%	22.471.236,45	2,22%	2,18%
2,50%	3,50%	5.252	3,53%	40.249.478,42	3,98%	2,73%
3,00%	4,00%	1.421	0,96%	8.326.733,39	0,82%	3,11%
3,50%	4,50%	1.462	0,98%	8.562.027,96	0,85%	3,66%
4,00%	5,00%	551	0,37%	3.360.605,89	0,33%	4,17%
4,50%	5,50%	495	0,33%	3.805.588,60	0,38%	4,66%
5,00%	6,00%	313	0,21%	1.845.961,51	0,18%	5,24%
5,50%	6,50%	915	0,62%	7.052.393,62	0,70%	5,77%
6,00%	7,00%	371	0,25%	3.580.591,77	0,35%	6,20%
6,50%	7,50%	181	0,12%	1.120.761,00	0,11%	6,82%
7,00%	8,00%	314	0,21%	4.093.234,25	0,40%	7,31%
7,50%	8,50%	215	0,14%	2.147.867,75	0,21%	7,71%
8,00%	9,00%	1.530	1,03%	11.291.425,52	1,12%	8,24%
8,50%	9,50%	186	0,13%	1.028.093,56	0,10%	8,72%
9,00%	10,00%	1.117	0,75%	9.895.232,36	0,98%	9,07%
greater than	10,00%	1.729	1,16%	12.212.076,38	1,21%	16,79%
Total	148.774	100,00%	1.012.422.528,48	100,00%	1,54%	

Days in arrears				
Days in arrears	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Current	141.326	94,99%	968.084.900,66	95,62%
1 - 30	4.392	2,95%	26.255.337,33	2,59%
30 - 60	687	0,46%	3.500.239,19	0,35%
60 - 90	378	0,25%	2.159.522,64	0,21%
90 - 180	655	0,44%	4.005.730,04	0,40%
> 180	1.336	0,90%	8.416.798,62	0,83%
Total	148.774	100,00%	1.012.422.528,48	100,00%