



F.T. SANTANDER CONSUMO 2

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

GRAN VIA DE HORTALEZA, 3

28033 MADRID

santanderdetitulizacion@gruposantander.com



NAME OF THE FUND:

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

INFORMATION AT:

QUARTER/SEMESTER

18 10 2017 - 18 01 2018

YEAR:

2018

Acting on behalf of Santander de Titulización S.G.F.T., S.A. as General Manager:	Signature:
Ignacio Ortega Gavara-Director General	

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)	Aa2 (sf) / AA (sf)
		Series B	A3 (sf) / A (sf)	A3 (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)	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	50.000,00	50,00%
		Total Nominal	15.000.000,00	7.500.000,00	



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REDEMPTION AND INTEREST OF THE BONDS						
Current			Next			
Payment Date of the Current Period January 18th, 2018			Next Payment Date April 18th, 2018			
	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%	150,00	121,50	NO
Series B	0,00	511,11	2,000%	500,00	405,00	NO
Series C	0,00	817,78	3,200%	800,00	648,00	NO
Series D	0,00	1.661,11	6,500%	1.625,00	1.316,25	NO
Series E	0,00	1.725,00	6,750%	1.687,50	1.366,88	NO
Series F	12.500,00	1.106,88	6,930%	866,25	701,66	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	n/a
July-18	1.875.000,00	n/a
October-18	1.875.000,00	n/a
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	160.985
Principal Outstanding	1.000.000.081,28	1.013.659.042,62
Principal Outstanding per Loan	7.021,73	6.296,61
Interest Rate	9,56%	9,06%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	16,92%
Average 12 Month Single Rate	15,24%
Prepayment Rate from Constitution	14,62%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	934.154,20	1.328.596,31	1.363.010,57
Debt to be amortised			1.010.861.987,64
Total Debt	934.154,20	1.328.596,31	1.012.224.998,21

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QUARTERLY BONDS PAYOUT REPORT

January 18,2018

BONDS. PRINCIPAL	
Previous Balance	1.009.375.000,00
Principal Amortised	1.875.000,00
Outstanding Balance	1.007.500.000,00
% of Initial Balance	99,26%
Principal Accrued and unpaid	0,00 €
Provision of Principal Account	0,00 €

DATA	
Pool Cut-off Date	January 4,2018
Payment Date	January 18,2018
Previous Payment Date	October 18,2017
Number of Days (Act/360)	92
Reference Interest Rate (%)	Fixed Rate
Next Payment Date	April 18,2018

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%	166.032,00	0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	January 18,2018
Class A	3,49	2,65
Class B	5,51	4,56
Class C	5,86	4,85
Class D	5,86	4,85
Class E	5,86	4,85
Class F	1,23	0,62

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

January 18,2018

CREDIT RIGHTS, PRINCIPAL (before purchase)	ADDITIONAL CREDIT RIGHTS	TOTAL CREDIT RIGHTS (after purchase)
Previous Balance	1.012.006.675,52	1.012.006.675,52
Principal Amortised	124.746.798,37	124.746.798,37
Outstanding Balance	887.259.877,15	1.013.659.042,62
Number of Credit Rights	148.075	160.985

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	755.452,07	238.369,20	209.909,43	573.762,34	1.019.561,94
Interest accrued on Credit Rights's in Arrears	178.702,13	62.077,53	63.345,46	181.132,35	343.448,63
Outstanding Balance	31.809.467,04	5.210.544,75	3.193.683,20	5.113.144,86	8.545.897,73
Number of Credit Rights	5.202	780	484	879	1.289
% of Outstanding Balance	3,59%	0,59%	0,36%	0,58%	0,96%

Delinquent Receivables	
Previous balance	12.006.673,32
Difference in Actual Period	1.652.369,29
Up to date	13.659.042,61
% Pool Cut-off date	1,54%

Defaulted Receivables	
Previous balance	0,00
Difference in Actual Period	2.337.145,04
Up to date	2.337.145,04
% over Initial Credit Rights	0,23%

Net Losses	
Last balance	0,00
Difference in Actual Period	0,00
Current balance	0,00

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

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

TOTAL CASH RECEIVED END OF PERIOD	157.758.669,28
CASH RECEIVED - PRINCIPAL	
Amortisation of Credit Rights	122.761.998,04
CASH RECEIVED - INTEREST	
Interest received from Credit Rights	20.112.352,31
Interest received under GIC	0,00
CONTENTIOUS	(114.874,07)
OTHERS	(807,00)
WITHHOLDING	0,00
RESERVE FUND	15.000.000,00

TOTAL CASH PAID END OF PERIOD	157.758.669,28
Ordinary Expenses	50.883,56
Fees and Extraordinary Expenses	39.163,92
Interest to Class A Bondholders	1.326.304,50
Interest to Class B Bondholders	255.555,00
Acquisition Additional Receivables	126.399.165,47
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	166.032,00
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	11.640.702,83
Remanent	0,00

TREASURY ACCOUNT STATEMENT	15.221.019,95
PRINCIPAL RESERVE FUND	
Previous Balance	15.000.000,00
Difference	0,00
Outstanding Balance	15.000.000,00
WITHHOLDING	221.019,95
OTHERS	0,00

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

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

**TRIGGERS OF THE MODEL
January 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 (13.659.042,61) > 1% of Non Defaulted Receivables (8.872.598,77)	TRUE

RESERVE FUND REQUIRED LEVEL DOES NOT DECREASE

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TRIGGERS TERMINATION REVOLVING PERIOD
January 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"/>
	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	1,336%	0,838%	0,415%	
End of Month t-2	1,330%	1,109%	0,701%	
End of Month t-1	1,462%	1,220%	0,846%	
Average	1,376%	1,055%	0,654%	1,028%
(ii) The Default Ratio exceeds the following percentages:			<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Pool Cut-off Date	Def Ratio trigger	Actual Def Ratio	
	April-2017	2,25%	0,00%	
	July-2017	2,25%	0,00%	
	October-2017	2,25%	0,00%	
	January-2018	2,25%	0,23%	
	April-2018	2,25%		
	July-2018	2,25%		
	October-2018	2,25%		
	January-2019	4,00%		
	April-2019	4,00%		
(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
January 18,2018

		Trigger	POOL CUT-OFF DATE
1	The aggregate Outstanding Balance of the CR corresponding to the same Obligor	≤ 0,05 %	0,01%
2	The weighted average remaining term in months of the CR since the date of assignment to the Fund	≤ 60 months	56 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 %	17,87%
5	The Outstanding Balance of the CR of the three Autonomous Regions with the highest representation	≤ 55 %	44,19%
6	The weighted average interest rate of the CR weighted by the Outstanding Balance of the CR	≥ 8,00 %	9,06%
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 %	1,24%
8	The aggregate Outstanding Balance of the CR > €60,000	≤ 5,00 %	0,49%
9	Number of Loans relevant to the CR assigned on the Incorporation Date	> 15.000	160.985
10	Upon being assigned the Outstanding Balance of the CR shall bear a monthly interest and repayment frequency.	≥ 98 %	99,72%
11	Upon being assigned Loans with fixed interest rate	≥ 90 %	95,12%
12	The Outstanding Balance of the CR corresponding to employees of Santander	≤ 2,00 %	1,10%

COUNTERPARTIES
January 18,2018

AGREEMENT	COUNTERPARTY	RATING AGENCY	MINIMUM RATING REQUIRED	CURRENT RATING
TREASURY ACCOUNT	SAN	Moody's	Long Term	A3
		DBRS		BBB (h)
		Moody's	Short Term	n/a
		DBRS		n/a
				P-2
				R-1 (I)

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING

DEFINITIONS
January 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).



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HISTORICAL ARREARS AND PREPAYMENT REPORT

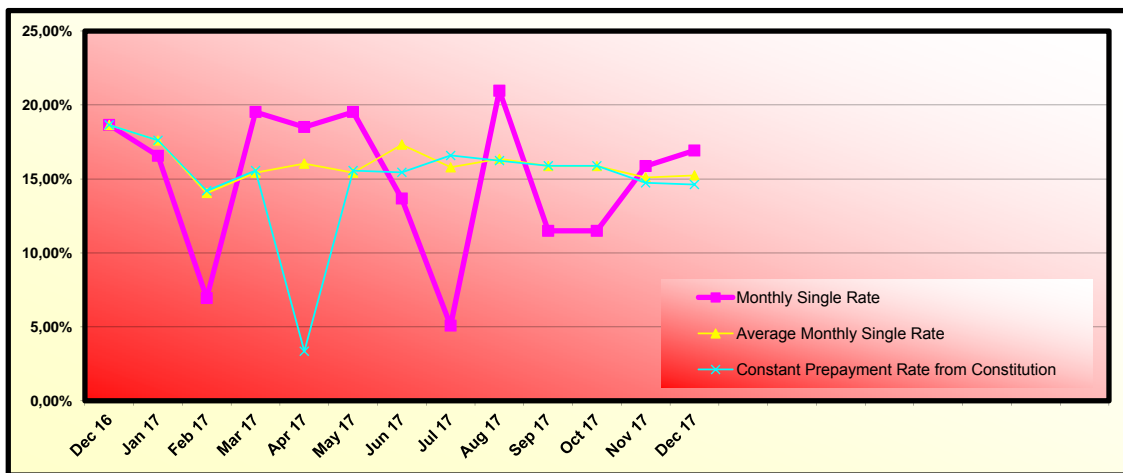
January 18, 2018

HISTORICAL ARREARS



Date	Apr 17	Jul 17	Oct 17	Jan 18
15-30 days	3,256%	1,366%	1,223%	3,585%
30-60 days	0,464%	0,493%	0,567%	0,587%
60-90 days	0,320%	0,345%	0,322%	0,360%
90-180 days	0,283%	0,623%	0,577%	0,576%
> 180 days	0,000%	0,298%	0,778%	0,963%

HISTORICAL PREPAYMENT



(*) Prepayment data calculated at previous end moth date

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QUARTERLY STATISTIC INFORMATION

January 4, 2018

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	
0	1.000	19.372	12,03%	6.695.513,82	0,66%
1.000	2.000	17.201	10,68%	26.217.812,28	2,59%
2.000	3.000	17.898	11,12%	44.401.922,57	4,38%
3.000	4.000	16.621	10,32%	58.405.398,53	5,76%
4.000	5.000	18.478	11,48%	82.929.046,50	8,18%
5.000	6.000	12.431	7,72%	67.982.187,25	6,71%
6.000	7.000	9.558	5,94%	62.008.321,49	6,12%
7.000	8.000	7.747	4,81%	58.025.564,87	5,72%
8.000	9.000	6.256	3,89%	53.075.665,38	5,24%
9.000	10.000	5.115	3,18%	48.525.582,57	4,79%
10.000	11.000	4.654	2,89%	48.755.784,50	4,81%
11.000	12.000	3.690	2,29%	42.401.958,79	4,18%
12.000	13.000	3.116	1,94%	38.928.658,16	3,84%
13.000	14.000	2.603	1,62%	35.100.258,86	3,46%
14.000	15.000	2.253	1,40%	32.635.536,63	3,22%
15.000	16.000	1.952	1,21%	30.240.375,55	2,98%
16.000	17.000	1.657	1,03%	27.323.618,43	2,70%
17.000	18.000	1.438	0,89%	25.139.250,47	2,48%
18.000	19.000	1.196	0,74%	22.081.943,88	2,18%
19.000	20.000	1.013	0,63%	19.754.252,13	1,95%
20.000	21.000	994	0,62%	20.365.406,02	2,01%
21.000	22.000	821	0,51%	17.627.341,39	1,74%
greater than	22.000	4.921	3,06%	145.037.642,55	14,31%
Total	160.985	100,00%	1.013.659.042,62	100,00%	

Maximum	Minimum	Simple Average
95.000,00	0,01	6.296,61

Principal Outstanding ≥ 60.000: 0,49%

Nominal Interest						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	
0,00%	1,00%	1.640	1,02%	7.591.317,65	0,75%	0,01%
1,00%	2,00%	3.023	1,88%	23.467.019,78	2,32%	1,23%
2,00%	3,00%	828	0,51%	8.887.145,77	0,88%	2,53%
3,00%	4,00%	1.883	1,17%	16.567.677,71	1,63%	3,45%
4,00%	5,00%	1.042	0,65%	8.752.049,64	0,86%	4,63%
5,00%	6,00%	2.386	1,48%	21.719.206,99	2,14%	5,53%
6,00%	7,00%	9.127	5,67%	88.277.387,83	8,71%	6,85%
7,00%	8,00%	18.956	11,78%	134.535.658,15	13,27%	7,73%
8,00%	9,00%	15.447	9,60%	153.188.445,61	15,11%	8,51%
9,00%	10,00%	46.906	29,14%	332.909.033,65	32,84%	9,61%
10,00%	11,00%	6.363	3,95%	39.153.834,25	3,86%	10,39%
11,00%	12,00%	3.753	2,33%	16.746.472,79	1,65%	11,22%
12,00%	13,00%	11.681	7,26%	63.665.918,29	6,28%	12,05%
13,00%	14,00%	19.830	12,32%	56.849.886,61	5,61%	13,33%
14,00%	15,00%	2.637	1,64%	7.004.016,42	0,69%	14,28%
15,00%	16,00%	5.453	3,39%	11.368.378,77	1,12%	15,46%
16,00%	17,00%	7.338	4,56%	18.759.592,35	1,85%	16,08%
17,00%	18,00%	2.527	1,57%	3.854.639,33	0,38%	17,01%
18,00%	19,00%	37	0,02%	37.179,36	0,00%	18,61%
19,00%	20,00%	92	0,06%	225.351,54	0,02%	19,49%
20,00%	21,00%	35	0,02%	98.239,35	0,01%	20,00%
21,00%	22,00%	1	0,00%	590,78	0,00%	21,00%
Total	160.985	100,00%	1.013.659.042,62	100,00%	9,06%	

Maximum	Minimum	Simple Average
21,00%	0,00%	10,06%

Origination Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Orig. Date	Weighted Months	
2.003	11	0,01%	15.177,67	0,00%	12/08/2003	172,73	
2.006	4	0,00%	22.969,23	0,00%	24/05/2006	139,33	
2.007	194	0,12%	45.061,65	0,00%	29/06/2007	126,17	
2.008	372	0,23%	616.729,90	0,06%	17/07/2008	113,57	
2.009	1.004	0,62%	1.955.414,05	0,19%	26/08/2009	100,27	
2.010	3.049	1,89%	7.539.779,42	0,74%	12/08/2010	88,73	
2.011	913	0,57%	4.216.360,12	0,42%	23/07/2011	77,37	
2.012	2.756	1,71%	7.740.640,91	0,76%	24/07/2012	65,33	
2.013	6.604	4,10%	18.210.343,33	1,80%	26/07/2013	53,27	
2.014	21.825	13,56%	104.500.798,74	10,31%	09/08/2014	40,83	
2.015	47.434	29,46%	291.959.218,94	28,80%	02/08/2015	29,07	
2.016	70.748	43,95%	549.185.844,10	54,18%	26/06/2016	18,27	
2.017	6.071	3,77%	27.650.704,56	2,73%	25/03/2017	9,30	
Total	160.985	100,00%	1.013.659.042,62	100,00%	20/11/2015	25,47	

	Maximum	Minimum	Simple Average
date	26/10/2017	28/03/2003	26/07/2015
months	2,33	179,87	29,76

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QUARTERLY STATISTIC INFORMATION

January 4, 2018

Months to Maturity Date since incorporation							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
0	12	7.586	4,71%	1.445.109,55	0,14%	13/10/2018	9,40
12	24	22.271	13,83%	34.193.429,51	3,37%	10/08/2019	19,44
24	36	29.926	18,59%	106.491.860,75	10,51%	06/08/2020	31,51
36	48	45.320	28,15%	257.024.903,49	25,36%	01/08/2021	43,51
48	60	30.900	19,19%	249.995.521,27	24,66%	22/04/2022	52,33
60	72	8.017	4,98%	99.118.212,93	9,78%	09/07/2023	67,08
72	84	11.906	7,40%	179.063.880,65	17,67%	04/08/2024	80,14
84	96	4.807	2,99%	80.568.637,71	7,95%	10/03/2025	87,43
96	108	249	0,15%	5.664.322,95	0,56%	11/08/2026	104,72
108	120	3	0,00%	93.163,81	0,01%	09/01/2027	109,75
Total		160.985	100,00%	1.013.659.042,62	100,00%	16/08/2022	56,18

Months to Maturity Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
0	12	28.869	17,93%	32.314.570,96	3,19%	08/08/2018	7,22
12	24	28.031	17,41%	95.158.950,72	9,39%	11/07/2019	18,45
24	36	37.946	23,57%	203.900.647,57	20,12%	26/06/2020	30,14
36	48	39.718	24,67%	302.603.858,45	29,85%	28/05/2021	41,35
48	60	8.573	5,33%	102.226.665,20	10,08%	07/06/2022	53,84
60	72	8.021	4,98%	113.908.330,66	11,24%	08/06/2023	66,05
72	84	9.311	5,78%	153.141.965,94	15,11%	17/05/2024	77,52
84	96	515	0,32%	10.379.885,56	1,02%	09/03/2025	87,40
96	108	1	0,00%	24.167,56	0,00%	22/01/2026	98,00
Total		160.985	100,00%	1.013.659.042,62	100,00%	09/10/2021	45,82

	Maximum	Minimum	Simple Average
<i>date</i>	10/03/2026	05/01/2018	31/10/2020
<i>months</i>	98,20	0,03	34,37

Debtor Location by Autonomous Community				
Debtor Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
ANDALUCIA	25.484	15,83%	156.771.236,14	15,47%
ARAGON	4.045	2,51%	25.934.415,87	2,56%
ASTURIAS	3.964	2,46%	23.194.896,93	2,29%
BALEARES	3.654	2,27%	23.383.176,03	2,31%
CANARIAS	14.221	8,83%	88.677.905,76	8,75%
CANTABRIA	3.647	2,27%	22.592.874,95	2,23%
CASTILLA Y LEON	8.768	5,45%	55.863.245,75	5,51%
CASTILLA-LA MANCHA	8.159	5,07%	50.700.232,25	5,00%
CATALUÑA	16.655	10,35%	110.015.040,92	10,85%
CEUTA	389	0,24%	2.749.403,04	0,27%
EXTREMADURA	5.378	3,34%	31.690.565,39	3,13%
GALICIA	12.115	7,53%	72.640.340,93	7,17%
LA RIOJA	942	0,59%	5.969.827,90	0,59%
MADRID	28.272	17,56%	181.149.762,87	17,87%
MELILLA	545	0,34%	3.892.015,07	0,38%
MURCIA	3.763	2,34%	23.967.651,64	2,36%
NAVARRA	1.373	0,85%	9.113.459,39	0,90%
PAIS VASCO	4.391	2,73%	28.910.713,21	2,85%
VALENCIA	15.220	9,45%	96.442.278,58	9,51%
Total	160.985	100,00%	1.013.659.042,62	100,00%

Top Autonomous Community	17,87%
Top 3 Autonomous Community	44,19%

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY STATISTIC INFORMATION

January 4, 2018

Debtor's concentration					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	CC.AA.
Debtor nº 1	2	0,00%	142.500,00	0,01%	CANTABRIA
Debtor nº 2	2	0,00%	125.302,00	0,01%	ANDALUCIA
Debtor nº 3	3	0,00%	118.050,72	0,01%	MADRID
Debtor nº 4	3	0,00%	102.121,20	0,01%	ARAGON
Debtor nº 5	2	0,00%	102.001,66	0,01%	CANTABRIA
Debtor nº 6	3	0,00%	96.072,08	0,01%	CASTILLA-LA MANCHA
Debtor nº 7	1	0,00%	95.000,00	0,01%	CASTILLA Y LEON
Debtor nº 8	1	0,00%	95.000,00	0,01%	ANDALUCIA
Debtor nº 9	1	0,00%	94.905,00	0,01%	CATALUÑA
Debtor nº 10	1	0,00%	93.826,46	0,01%	ANDALUCIA
Rest of Debtors	160.966	99,99%	1.012.594.263,50	99,89%	
Total	160.985	100,00%	1.013.659.042,62	100,00%	

Periodicity of installments				
Periodicity of installments	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Monthly	160.791	99,88%	1.010.825.868,79	99,72%
Semmiannually	34	0,02%	330.361,36	0,03%
Quarterly	113	0,07%	1.511.779,04	0,15%
Annually	44	0,03%	929.788,97	0,09%
Bullet	3	0,00%	61.244,46	0,01%
Total	160.985	100,00%	1.013.659.042,62	100,00%

Type of interest						
Type of interest	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
Fix	155.578	96,64%	964.202.687,75	95,12%	9,31%	0,00%
Floating	5.407	3,36%	49.456.354,87	4,88%	4,29%	3,88%
Total	160.985	100,00%	1.013.659.042,62	100,00%	9,06%	3,88%

Employee of Santander				
Employee of Santander	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Employee	1.667	1,04%	11.119.813,27	1,10%
No Employee	159.318	98,96%	1.002.539.229,35	98,90%
Total	160.985	100,00%	1.013.659.042,62	100,00%

Regulatory PD						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted average Regulatory PD	
0,00% - 1,00%	60.084	37,32%	391.570.902,89	38,63%	0,28%	
0,50% - 1,50%	37.784	23,47%	232.994.775,96	22,99%	0,74%	
1,00% - 2,00%	22.896	14,22%	148.027.000,88	14,60%	1,21%	
1,50% - 2,50%	17.190	10,68%	107.176.408,13	10,57%	1,72%	
2,00% - 3,00%	7.447	4,63%	41.639.328,68	4,11%	2,20%	
2,50% - 3,50%	4.852	3,01%	27.624.872,99	2,73%	2,72%	
3,00% - 4,00%	2.247	1,40%	13.540.212,20	1,34%	3,13%	
3,50% - 4,50%	2.496	1,55%	14.206.871,86	1,40%	3,64%	
4,00% - 5,00%	933	0,58%	5.453.491,19	0,54%	4,17%	
4,50% - 5,50%	703	0,44%	5.663.650,14	0,56%	4,67%	
5,00% - 6,00%	466	0,29%	2.265.498,59	0,22%	5,18%	
5,50% - 6,50%	598	0,37%	4.407.770,52	0,43%	5,71%	
6,00% - 7,00%	295	0,18%	2.633.935,16	0,26%	6,20%	
6,50% - 7,50%	263	0,16%	1.923.038,55	0,19%	6,80%	
7,00% - 8,00%	100	0,06%	533.966,85	0,05%	7,13%	
7,50% - 8,50%	57	0,04%	338.983,47	0,03%	7,73%	
8,00% - 9,00%	213	0,13%	1.820.369,50	0,18%	8,05%	
8,50% - 9,50%	183	0,11%	1.335.570,18	0,13%	8,61%	
9,00% - 10,00%	86	0,05%	403.383,51	0,04%	9,46%	
greater than 10,00%	2.092	1,30%	10.099.011,37	1,00%	20,42%	
Total	160.985	100,00%	1.013.659.042,62	100,00%	1,24%	

Days in arrears				
Days in arrears	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Current	152.351	94,64%	959.786.305,02	94,69%
1 - 30	5.202	3,23%	31.809.467,04	3,14%
30 - 60	780	0,48%	5.210.544,75	0,51%
60 - 90	484	0,30%	3.193.683,20	0,32%
90 - 180	879	0,55%	5.113.144,88	0,50%
> 180	1.289	0,80%	8.545.897,73	0,84%
Total	160.985	100,00%	1.013.659.042,62	100,00%