



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 TITULIZACION SANTANDER CONSUMO 2

INFORMATION AT:

QUARTER/SEMESTER

18 10 2018 - 18 01 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)	Ba3 (sf) / BB (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	



NAME OF THE FUND: **FONDO DE TITULIZACION SANTANDER CONSUMO 2**

INFORMATION AT: **QUARTER/SEMESTER** **18 10 2018 - 18 01 2019** **YEAR:** **2019**

REDEMPTION AND INTEREST OF THE BONDS						
Current			Next			
Payment Date of the Current Period January 18th, 2019			Next Payment Date April 23th, 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%	158,33	128,25	NO
Series B	0,00	511,11	2,000%	527,78	427,50	NO
Series C	0,00	817,78	3,200%	844,44	684,00	NO
Series D	0,00	1.661,11	6,500%	1.715,28	1.389,38	NO
Series E	0,00	1.725,00	6,750%	1.781,25	1.442,81	NO
Series F	12.500,00	221,38	6,930%	0,00	0,00	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	1.875.000,00

III. ASSETS PURCHASED BY THE FUND: CREDIT RIGHTS

CREDIT RIGHTS	ISSUE DATE	CURRENT DATE
Number of CR's	142.415	154.372
Principal Outstanding	1.000.000.081,28	1.013.317.202,50
Principal Outstanding per Loan	7.021,73	6.564,13
Interest Rate	9,56%	8,23%

PREPAYMENT RATE	CURRENT DATE
Monthly Single Rate	38,34%
Average 12 Month Single Rate	18,36%
Prepayment Rate from Constitution	16,36%

CURRENT DELINQUENCY	Up to 1 month	From 1 to 6 months	Greater than 6 months
Debt Due (Principal + Interest)	690.948,03	1.000.696,15	14.878,91
Debt to be amortised			1.011.930.422,84
Total Debt	690.948,03	1.000.696,15	1.011.945.301,75

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY BONDS PAYOUT REPORT

January 18,2019

BONDS. PRINCIPAL	
Previous Balance	1.001.875.000,00
Principal Amortised	1.875.000,00
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	January 3,2019
Payment Date	January 18,2019
Previous Payment Date	October 18,2018
Number of Days (Act/360)	92
Reference Interest Rate (%)	Fixed Rate
Next Payment Date	April 23,2019

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%	33.207,00	0,00

RESIDUAL LIFE (YEARS)		
	INITIAL	January 18,2019
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	-

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 18,2019

CREDIT RIGHTS, PRINCIPAL (before purchase)		ADDITIONAL CREDIT RIGHTS	TOTAL CREDIT RIGHTS (after purchase)
Previous Balance	1.014.405.144,28		1.014.405.144,28
Principal Amortised	147.284.577,48		147.284.577,48
Outstanding Balance	867.120.566,80	146.196.635,70	1.013.317.202,50
Number of Credit Rights	126.098	28.274	154.372

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	580.600,25	211.035,81	174.697,95	408.998,34	11.447,31
Interest accrued on Credit Rights's in Arrears	110.347,78	48.212,18	43.496,81	114.255,06	3.431,60
Outstanding Balance	23.931.566,29	4.305.328,09	2.314.658,81	4.347.789,08	8.969.425,63
Number of Credit Rights	3.868	708	373	741	1.415
% of Outstanding Balance	2,76%	0,50%	0,27%	0,50%	1,03%

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

Delinquent Receivables	
Previous balance	14.405.419,81
Difference in Actual Period	(1.088.205,10)
Up to date	13.317.214,71
% Pool Cut-off date	1,54%

Defaulted Receivables	
Previous balance	15.566.000,43
Difference in Actual Period	4.374.293,11
Up to date	19.940.293,54
% over Initial Credit Rights	1,99%

Net Losses	
Last balance	68.110,54
Difference in Actual Period	1.264,91
Current balance	69.375,45

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

**QUARTERLY REPORT - ALLOCATION OF CASH
January 18,2019**

TOTAL CASH RECEIVED END OF PERIOD		175.780.019,76
CASH RECEIVED - PRINCIPAL		
Amortisation of Credit Rights		142.576.735,68
CASH RECEIVED - INTEREST		
Interest received from Credit Rights		17.608.462,15
Interest received under GIC		0,00
CONTENTIOUS		595.428,94
OTHERS		(607,01)
WITHHOLDING		0,00
RESERVE FUND		15.000.000,00

TOTAL CASH PAID END OF PERIOD		175.780.019,76
Ordinary Expenses		50.505,48
Fees and Extraordinary Expenses		42.342,60
Interest to Class A Bondholders		1.326.304,50
Interest to Class B Bondholders		255.555,00
Acquisition Additional Receivables		146.196.635,70
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		33.207,00
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		9.994.607,48
Remanent		0,00

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

**CREDIT ENHANCEMENT AND SUBORDINATED LOAN
January 18,2019**

CREDIT ENHANCEMENT		
CONCEPTS	INITIAL	January 18,2019
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 (1,48%)
TOTAL	150.000.000,00 (15,00%)	150.000.000,00 (15,00%)

SUBORDINATED LOAN		
CONCEPTS	INITIAL	January 18,2019
SUBORDINATED LOAN PRINCIPAL	1.650.000,00	0,00
Fixed Interest Rate	0,350%	n/a

**TRIGGERS OF THE MODEL
January 18,2019**

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 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 (13.317.214,71) > 1% of Non Defaulted Receivables (8.671.205,67)	TRUE

RESERVE FUND REQUIRED LEVEL DOES NOT DECREASE

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

TRIGGERS TERMINATION REVOLVING PERIOD
January 18,2019

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	1,450%	1,478%	1,376%	
End of Month t-2	1,521%	1,558%	1,610%	
End of Month t-1	1,423%	1,585%	1,633%	
Average	1,464%	1,540%	1,540%	1,515%
(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%	0,70%	
	July-2018	2,25%	1,10%	
	October-2018	2,25%	1,56%	
	January-2019	4,00%	1,99%	
	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 18,2019

		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	58 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 %	18,41%
5	The Outstanding Balance of the CR of the three Autonomous Regions with the highest representation	≤ 55 %	49,52%
6	The weighted average interest rate of the CR weighted by the Outstanding Balance of the CR	≥ 8,00 %	8,23%
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 %	1,29%
8	The aggregate Outstanding Balance of the CR > €60,000	≤ 5,00 %	1,70%
9	Number of Loans relevant to the CR assigned on the Incorporation Date	> 15.000	154.372
10	Upon being assigned the Outstanding Balance of the CR shall bear a monthly interest and repayment frequency.	≥ 98 %	99,56%
11	Upon being assigned Loans with fixed interest rate	≥ 90 %	91,26%
12	The Outstanding Balance of the CR corresponding to employees of Santander	≤ 2,00 %	0,51%

COUNTERPARTIES
January 18,2019

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

ALL COUNTERPARTIES HAVE THE MINIMUM REQUIRED LEVEL OF RATING

DEFINITIONS
January 18,2019

<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).

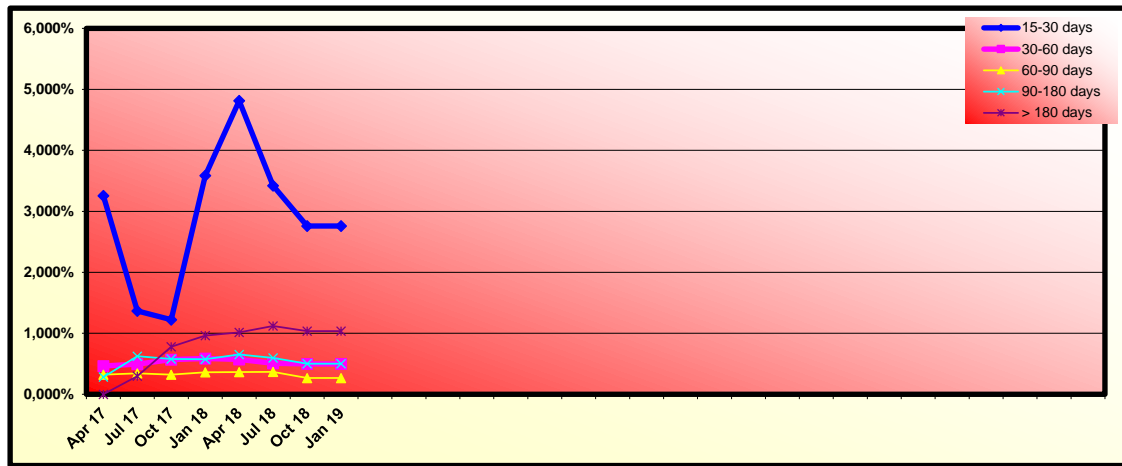


FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

HISTORICAL ARREARS AND PREPAYMENT REPORT

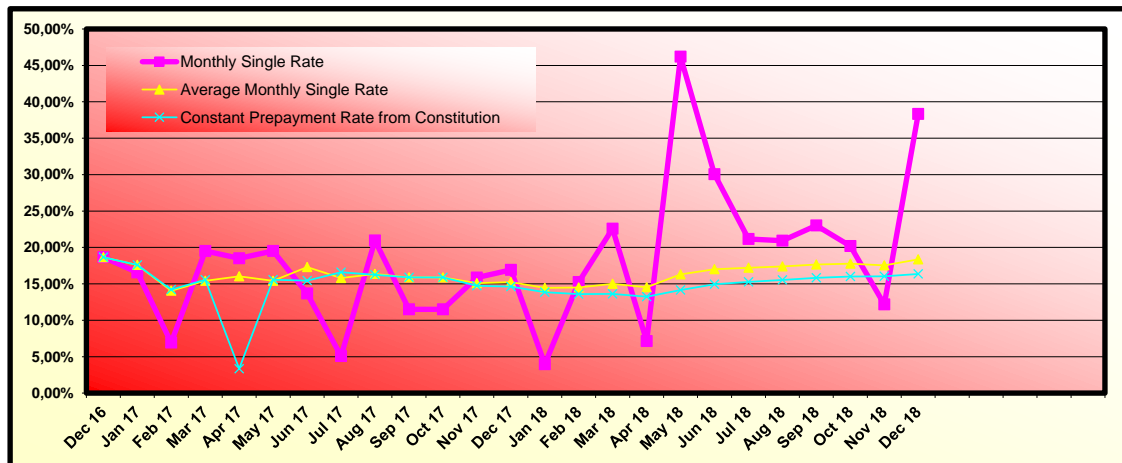
January 18, 2019

HISTORICAL ARREARS



Date	Oct 17	Jan 18	Apr 18	Jul 18	Oct 18	Jan 19
15-30 days	1,223%	3,585%	4,812%	3,419%	2,760%	2,760%
30-60 days	0,567%	0,587%	0,571%	0,508%	0,497%	0,497%
60-90 days	0,322%	0,360%	0,363%	0,367%	0,267%	0,267%
90-180 days	0,577%	0,576%	0,653%	0,596%	0,501%	0,501%
> 180 days	0,778%	0,963%	1,016%	1,120%	1,034%	1,034%

HISTORICAL PREPAYMENT



(*) Prepayment data calculated at previous end moth date

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY STATISTIC INFORMATION

January 3, 2019

Principal Outstanding					
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	
0	1.000	16.821	10,90%	8.808.143,48	0,87%
1.000	2.000	17.242	11,17%	25.853.371,54	2,55%
2.000	3.000	18.970	12,29%	47.719.505,43	4,71%
3.000	4.000	16.985	11,00%	59.120.675,00	5,83%
4.000	5.000	14.676	9,51%	65.942.542,33	6,51%
5.000	6.000	11.797	7,64%	64.667.961,77	6,38%
6.000	7.000	8.880	5,75%	57.620.363,47	5,69%
7.000	8.000	7.076	4,58%	52.973.867,54	5,23%
8.000	9.000	6.070	3,93%	51.517.729,50	5,08%
9.000	10.000	5.102	3,31%	48.405.306,33	4,78%
10.000	11.000	4.358	2,82%	45.721.360,88	4,51%
11.000	12.000	4.037	2,62%	46.351.934,49	4,57%
12.000	13.000	3.202	2,07%	40.005.902,15	3,95%
13.000	14.000	2.762	1,79%	37.282.267,59	3,68%
14.000	15.000	2.176	1,41%	31.523.675,83	3,11%
15.000	16.000	1.919	1,24%	29.737.039,81	2,93%
16.000	17.000	1.571	1,02%	25.880.063,18	2,55%
17.000	18.000	1.350	0,87%	23.618.679,51	2,33%
18.000	19.000	1.209	0,78%	22.340.122,43	2,20%
19.000	20.000	1.033	0,67%	20.140.671,85	1,99%
20.000	21.000	931	0,60%	19.079.026,91	1,88%
21.000	22.000	787	0,51%	16.920.017,59	1,67%
greater than	22.000	5.418	3,51%	172.086.973,89	16,98%
Total	154.372	100,00%	1.013.317.202,50	100,00%	

Maximum	Minimum	Simple Average
95.000,00	0,01	6.564,13

Principal Outstanding ≥ 60.000: 1,70%

Nominal Interest						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	
0,00%	1,00%	13.285	8,61%	70.725.045,49	6,98%	0,76%
1,00%	2,00%	2.938	1,90%	18.705.762,09	1,85%	1,24%
2,00%	3,00%	859	0,56%	8.806.487,72	0,87%	2,55%
3,00%	4,00%	1.894	1,23%	18.214.380,87	1,80%	3,49%
4,00%	5,00%	1.413	0,92%	13.933.955,05	1,38%	4,65%
5,00%	6,00%	5.948	3,85%	67.462.594,21	6,66%	5,65%
6,00%	7,00%	8.847	5,73%	83.197.971,91	8,21%	6,83%
7,00%	8,00%	24.125	15,63%	154.934.077,45	15,29%	7,72%
8,00%	9,00%	11.541	7,48%	111.368.723,16	10,99%	8,76%
9,00%	10,00%	43.565	28,22%	311.442.741,02	30,73%	9,68%
10,00%	11,00%	7.360	4,77%	35.941.822,38	3,55%	10,70%
11,00%	12,00%	2.086	1,35%	16.896.066,38	1,67%	11,68%
12,00%	13,00%	6.895	4,47%	37.856.249,79	3,74%	12,53%
13,00%	14,00%	14.317	9,27%	36.485.293,71	3,60%	13,35%
14,00%	15,00%	1.117	0,72%	3.634.868,97	0,36%	14,25%
15,00%	16,00%	1.492	0,97%	4.317.321,24	0,43%	15,42%
16,00%	17,00%	4.805	3,11%	14.949.604,45	1,48%	16,04%
17,00%	18,00%	1.701	1,10%	3.709.671,32	0,37%	17,13%
18,00%	19,00%	49	0,03%	177.335,09	0,02%	18,22%
19,00%	20,00%	118	0,08%	522.779,36	0,05%	19,50%
20,00%	21,00%	17	0,01%	34.450,84	0,00%	20,12%
Total	154.372	100,00%	1.013.317.202,50	100,00%	8,23%	

Maximum	Minimum	Simple Average
20,50%	0,00%	8,41%

Origination Date						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Orig. Date	Weighted Months
< 2008	382	0,25%	2.610.769,02	0,26%	20/08/2003	184,43
2.009	453	0,29%	1.438.570,31	0,14%	29/08/2009	112,13
2.010	525	0,34%	3.127.308,53	0,31%	03/08/2010	101,00
2.011	748	0,48%	3.903.784,34	0,39%	23/07/2011	89,33
2.012	1.351	0,88%	8.605.237,86	0,85%	05/08/2012	76,93
2.013	1.932	1,25%	10.959.601,44	1,08%	30/06/2013	66,10
2.014	15.050	9,75%	60.597.969,11	5,98%	15/08/2014	52,60
2.015	29.525	19,13%	153.807.570,23	15,18%	06/08/2015	40,90
2.016	48.744	31,58%	330.271.695,87	32,59%	05/07/2016	29,93
2.017	33.500	21,70%	284.378.722,26	28,06%	08/07/2017	17,83
2.018	22.162	14,36%	153.615.973,53	15,16%	02/06/2018	7,03
Total	154.372	100,00%	1.013.317.202,50	100,00%	07/09/2016	27,87

	Maximum	Minimum	Simple Average
date	19/10/2018	09/06/1993	13/06/2016
months	2,53	311,30	31,12

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY STATISTIC INFORMATION

January 3, 2019

Months to Maturity Date since incorporation							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
0	12	11.130	7,21%	24.812.255,24	2,45%	09/07/2019	6,26
12	24	7.455	4,83%	28.660.440,37	2,83%	04/07/2020	18,28
24	36	26.036	16,87%	77.339.157,03	7,63%	11/08/2021	31,72
36	48	48.854	31,65%	250.979.472,37	24,77%	15/08/2022	44,00
48	60	31.324	20,29%	218.660.854,83	21,58%	12/05/2023	53,02
60	72	7.633	4,94%	83.254.973,67	8,22%	12/07/2024	67,25
72	84	12.791	8,29%	179.514.546,37	17,72%	09/08/2025	80,35
84	96	8.940	5,79%	145.796.824,39	14,39%	28/04/2026	89,09
96	108	205	0,13%	4.206.673,52	0,42%	10/08/2027	104,73
108	120	4	0,00%	92.004,71	0,01%	17/01/2028	110,05
Total		154.372	100,00%	1.013.317.202,50	100,00%	22/10/2023	58,45

Months to Maturity Date							
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Mat. Date	Weighted Months	
0	12	31.161	20,19%	57.595.139,29	5,68%	18/07/2019	6,54
12	24	29.751	19,27%	108.317.921,01	10,69%	08/07/2020	18,40
24	36	35.084	22,73%	206.062.575,31	20,34%	16/06/2021	29,85
36	48	30.229	19,58%	239.414.834,81	23,63%	15/06/2022	41,98
48	60	10.455	6,77%	120.653.002,38	11,91%	15/05/2023	53,12
60	72	9.337	6,05%	134.836.186,12	13,31%	29/05/2024	65,78
72	84	6.657	4,31%	108.356.474,20	10,69%	25/05/2025	77,83
84	96	1.698	1,10%	38.081.069,38	3,76%	10/03/2026	87,45
Total		154.372	100,00%	1.013.317.202,50	100,00%	11/09/2022	44,92

	Maximum	Minimum	Simple Average
<i>date</i>	13/10/2026	04/01/2019	03/09/2021
<i>months</i>	93,33	0,03	32,49

Debtor Location by Autonomous Community				
Debtor Location by Autonomous Community	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
ANDALUCIA	25.558	16,56%	161.862.655,20	15,97%
ARAGON	3.735	2,42%	22.856.446,18	2,26%
ASTURIAS	3.818	2,47%	24.985.639,31	2,47%
BALEARES	14.649	9,49%	96.769.688,32	9,55%
CANARIAS	3.860	2,50%	23.599.954,94	2,33%
CANTABRIA	7.631	4,94%	49.948.205,18	4,93%
CASTILLA Y LEON	21.679	14,04%	153.341.294,26	15,13%
CASTILLA-LA MANCHA	1.503	0,97%	7.325.800,75	0,72%
CATALUÑA	3.338	2,16%	18.041.292,50	1,78%
CEUTA	11.628	7,53%	80.855.333,05	7,98%
COMUNIDAD VALENCIANA	5.620	3,64%	33.564.223,86	3,31%
EXTREMADURA	11.356	7,36%	69.797.939,99	6,89%
GALICIA	961	0,62%	6.291.203,69	0,62%
LA RIOJA	27.282	17,67%	186.562.389,07	18,41%
MADRID	497	0,32%	4.219.349,25	0,42%
MELILLA	3.665	2,37%	24.163.426,73	2,38%
MURCIA	1.239	0,80%	8.312.971,45	0,82%
NAVARRA	4.074	2,64%	29.530.902,70	2,91%
PAIS VASCO	2.279	1,48%	11.288.486,07	1,11%
Total	154.372	100,00%	1.013.317.202,50	100,00%

Top Autonomous Community	18,41%
Top 3 Autonomous Community	49,52%

FONDO DE TITULIZACIÓN SANTANDER CONSUMO 2

QUARTERLY STATISTIC INFORMATION

January 3, 2019

Debtor's concentration					
Debtor's concentration	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	CC.AA.
Debtor nº 1	3	0,00%	191.778,31	0,02%	CASTILLA-LA MANCHA
Debtor nº 2	3	0,00%	143.521,57	0,01%	CANTABRIA
Debtor nº 3	2	0,00%	124.154,03	0,01%	CATALUÑA
Debtor nº 4	2	0,00%	118.147,20	0,01%	CANARIAS
Debtor nº 5	2	0,00%	113.896,23	0,01%	CATALUÑA
Debtor nº 6	3	0,00%	113.434,33	0,01%	ANDALUCÍA
Debtor nº 7	2	0,00%	113.008,42	0,01%	CATALUÑA
Debtor nº 8	2	0,00%	112.314,32	0,01%	CASTILLA Y LEON
Debtor nº 9	2	0,00%	109.447,12	0,01%	MADRID
Debtor nº 10	3	0,00%	106.531,15	0,01%	CASTILLA Y LEON
Rest of Debtors	154.348	99,98%	1.012.070.969,82	99,88%	
Total	154.372	100,00%	1.013.317.202,50	100,00%	

Periodicity of installments				
Periodicity of installments	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Monthly	153.819	99,64%	1.008.841.585,91	99,56%
Semmiannually	41	0,03%	776.959,55	0,08%
Quarterly	143	0,09%	1.387.034,72	0,14%
Annually	73	0,05%	1.197.612,91	0,12%
Bullet	296	0,19%	1.114.009,41	0,11%
Total	154.372	100,00%	1.013.317.202,50	100,00%

Type of interest						
Type of interest	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted Nominal Interest	Weighted Spread
Fix	144.052	93,31%	924.737.520,78	91,26%	8,58%	0,00%
Floating	10.320	6,69%	88.579.681,72	8,74%	4,56%	1,03%
Total	154.372	100,00%	1.013.317.202,50	100,00%	8,23%	1,03%

Employee of Santander				
Employee of Santander	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Employee	923	0,60%	5.176.303,28	0,51%
No Employee	153.449	99,40%	1.008.140.899,22	99,49%
Total	154.372	100,00%	1.013.317.202,50	100,00%

Regulatory PD						
Interval	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding	Weighted average Regulatory PD	
0,00% - 1,00%	55.848	36,18%	383.889.659,11	37,88%	0,29%	
0,50% - 1,50%	29.753	19,27%	192.475.649,93	18,99%	0,75%	
1,00% - 2,00%	20.059	12,99%	143.421.929,19	14,15%	1,23%	
1,50% - 2,50%	29.620	19,19%	188.383.312,61	18,59%	1,76%	
2,00% - 3,00%	4.708	3,05%	23.027.625,31	2,27%	2,20%	
2,50% - 3,50%	4.543	2,94%	26.171.691,04	2,58%	2,76%	
3,00% - 4,00%	1.556	1,01%	8.166.556,31	0,81%	3,14%	
3,50% - 4,50%	1.628	1,05%	8.513.663,45	0,84%	3,66%	
4,00% - 5,00%	626	0,41%	3.799.447,38	0,37%	4,19%	
4,50% - 5,50%	525	0,34%	3.791.902,73	0,37%	4,67%	
5,00% - 6,00%	363	0,24%	2.162.055,36	0,21%	5,25%	
5,50% - 6,50%	624	0,40%	3.098.341,82	0,31%	5,77%	
6,00% - 7,00%	336	0,22%	2.959.242,38	0,29%	6,19%	
6,50% - 7,50%	215	0,14%	1.321.623,15	0,13%	6,81%	
7,00% - 8,00%	70	0,05%	557.935,55	0,06%	7,16%	
7,50% - 8,50%	233	0,15%	2.323.207,37	0,23%	7,70%	
8,00% - 9,00%	1.241	0,80%	6.311.946,40	0,62%	8,23%	
8,50% - 9,50%	208	0,13%	1.177.739,52	0,12%	8,70%	
9,00% - 10,00%	520	0,34%	1.834.693,84	0,18%	9,29%	
greater than 10,00%	1.696	1,10%	9.928.980,05	0,98%	17,45%	
Total	154.372	100,00%	1.013.317.202,50	100,00%	1,29%	

Days in arrears				
Days in arrears	Credit Rights	% Credit Rights	Principal Outstanding	% Principal Outstanding
Current	147.267	95,40%	969.448.434,60	95,67%
1 - 30	3.868	2,51%	23.931.566,29	2,36%
30 - 60	708	0,46%	4.305.328,09	0,42%
60 - 90	373	0,24%	2.314.658,81	0,23%
90 - 180	741	0,48%	4.347.789,08	0,43%
> 180	1.415	0,92%	8.969.425,63	0,89%
Total	154.372	100,00%	1.013.317.202,50	100,00%