

SC Germany Auto 2013-2
Monthly Investor Report

Cover Sheet Monthly Investor Report



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	42				
Monthly Period	Jan 2017				
Interest Period	from 12.12.2016	to 12.01.2017	=	31 days	
Collection Period	from 01.12.2016	to 31.12.2016			

Index

Page

1. Portfolio Information	1
2. Reserve Accounts	2
3. Delinquency Data	3
4. Default Data	4
4.1 Default Data per Quarter	5
5. Outstanding Notes	6
6. Original Principal Balance	7
6.1 Original PB (Graph)	8
7. Current Principal Balance	9
7.1 Current PB (Graph)	10
8. Borrower Concentration	11
9. Geographical Distribution	12
9.1 Geographical (Graph)	13
10. Object/Vehicle Type	14
11. Insurances	15
12. Contract Type	16
13. Payment Methods	17
14. Downpayment	18
15. Customer Yield	19
15.1 Customer Yield (Graph)	20
16. Seasoning	21
16.1 Seasoning (Graph)	22
17. Remaining Term	23
17.1 Remaining Term (Graph)	24
18. Original Term	25
18.1 Original Term (Graph)	26
19. Manufacturer Brands	27
20. Priority of Payments + Transaction Costs	28
21. Swap Counterparty Data	29
22. Retention	30
23. Counterparties	31
24. Issuer Information	32
25. Santander Consumer Bank	33
26. Glossary	34

**SC Germany Auto 2013-2
Monthly Investor Report**

1. Portfolio Information



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	42				
Monthly Period	Jan 2017				
Interest Period from	12.12.2016	to	12.01.2017	=	31 days
Collection Period from	01.12.2016	to	31.12.2016		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
Beginning of Period	16.404	82.796.720,40 €	89.745.780,63 €
Scheduled Principal Payments		4.741.084,46 €	
Prepayment Principal		1.910.631,99 €	
Others		42.494,56 €	
Total Principal Collections		6.694.211,01 €	6.907.831,91 €
Total Interest Collections		412.596,73 €	463.120,03 €
Defaults		40.683,85 €	41.228,32 €
End of Period	15.481	76.061.825,54 €	82.796.720,40 €
Current Prepayment Rate (annualised)		24,4%	

**SC Germany Auto 2013-2
Monthly Investor Report**

2. Reserve Accounts



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	42				
Monthly Period	Jan 2017				
Interest Period from	12.12.2016	to	12.01.2017	=	31 days
Collection Period from	01.12.2016	to	31.12.2016		

Note Balance

Beginning of Period	82.796.762,40 €
End of Period	76.061.850,00 €

Reserve Accounts

Reserve Account	in %		Trigger Event y/n
Beginning of Period	2,17%	1.794.915,70 €	
Cash Outflow	-	138.980,45 €	
Cash Inflow		- €	
End of Period	2,18%	1.655.935,25 €	
Required Reserve Fund	2,18%	1.655.935,25 €	
(thereof) Liquidity Reserve Account			
Beginning of Period	2,17%	1.794.915,70 €	
Cash Outflow	-	138.980,45 €	
Cash Inflow		- €	
End of Period	2,18%	1.655.935,25 €	
Required Liquidity Reserve Fund		1.655.935,25 €	
Commingling Reserve			
Beginning of Period	14,47%	11.982.419,72 €	yes
Cash Outflow		187.695,21 €	
Cash Inflow		- €	
End of Period	15,51%	11.794.724,51 €	
Required Commingling Reserve Fund		11.794.724,51 €	
Set-Off Reserve (X)			
Beginning of Period	2,96%	2.448.193,75 €	
Cash Outflow		155.266,17 €	
Cash Inflow		- €	
End of Period	3,01%	2.292.927,58 €	
Required Set-Off Reserve (X) Fund		2.292.927,58 €	
Set-Off Reserve (Y)			
Beginning of Period	4,36%	3.612.233,74 €	
Cash Outflow		288.619,69 €	
Cash Inflow		- €	
End of Period	4,37%	3.323.614,05 €	
Required Set-Off Reserve (Y) Fund		3.323.614,05 €	
Set-Off Reserve (Z)			
Beginning of Period	0,60%	499.330,88 €	yes
Cash Outflow		- €	
Cash Inflow		8.874,62 €	
End of Period	0,67%	508.205,50 €	
Required Set-Off Reserve (Z) Fund		508.205,50 €	
Current Set-Off (Z) Amount		508.205,50 €	
Set-Off Amount (per Loan)		32,83 €	
Set-Off Amount (in % of Outstanding Balance)		0,67%	

SC Germany Auto 2013-2 Monthly Investor Report

3. Delinquency Data



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	42				
Monthly Period	Jan 2017				
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

Note Balance

Beginning of Period	82.796.762,40 €
End of Period	76.061.850,00 €

Delinquency Data and Ratios

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
3-MRA* 1- 30 days past due	0,78%			
1- 30 days past due period before previous period		714.069,11 €	99.664,06 €	102
1- 30 days past due previous period		710.278,85 €	137.716,58 €	98
1- 30 days past due current period	0,61%	505.641,46 €	101.191,57 €	76
3-MRA* 31- 60 days past due	0,36%			
31- 60 days past due period before previous period		303.342,74 €	56.426,59 €	40
31- 60 days past due previous period		295.312,04 €	43.387,21 €	40
31- 60 days past due current period	0,35%	289.781,56 €	58.307,18 €	43
3-MRA* 61-90 days past due	0,15%			
61- 90 days past due period before previous period		133.717,31 €	37.953,89 €	18
61- 90 days past due previous period		111.626,32 €	21.570,02 €	14
61- 90 days past due current period	0,17%	138.267,27 €	36.487,19 €	17
3-MRA* 91-120 days past due	0,06%			
91- 120 days past due period before previous period		33.433,18 €	3.778,83 €	6
91- 120 days past due previous period		76.628,31 €	30.203,44 €	8
91- 120 days past due current period	0,05%	42.575,47 €	16.551,00 €	5
3-MRA* 121-150 days past due	0,03%			
121- 150 days past due period before previous period		10.569,24 €	2.937,18 €	4
121- 150 days past due previous period		11.194,64 €	8.203,67 €	4
121- 150 days past due current period	0,07%	57.616,59 €	30.935,13 €	6
3-MRA* 151-180 days past due	0,03%			
151- 180 days past due period before previous period		41.168,18 €	8.088,06 €	4
151- 180 days past due previous period		15.452,94 €	3.304,79 €	3
151- 180 days past due current period	0,01%	10.991,85 €	7.603,56 €	4

* 3-MRA stands for three months rolling average

SC Germany Auto 2013-2 Monthly Investor Report

4. Default Data



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	42				
Monthly Period	Jan 2017				
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

Note Balance

Beginning of Period	82.796.762,40 €
End of Period	76.061.850,00 €

Default Data and Ratios

Current Default

	Amount	Number of Loans
Current Period Gross Default	40.683,85 €	
Current Period Recoveries	7.475,63 €	
Current Period Net Default	33.208,22 €	
New Number of Defaulted Contracts		7

Cumulative Default

Cumulative Gross Default	2.232.134,14 €	
Cumulative Recoveries	563.797,60 €	
Cumulative Net Default	1.668.336,54 €	
Total Number of Defaulted Contracts		344

3-MRA* /
current ratio

Ratio

3-MRA* Annualised Net Default Ratio (New Default)

0,44%

Annualised Loss Ratio period before previous period	0,37%
Annualised Loss Ratio previous period	0,43%
Annualised Loss Ratio current period	0,52%

Principal Deficiency

		Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
PDL Trigger	7.500.000,00 €	

Repurchased Assets

Current Repurchased Asset Amount through breach of warranty or voluntary buyback	- €
Cumulative Repurchased Asset Amount through breach of warranty or voluntary buyback	- €

* 3-MRA stands for three months rolling average

SC Germany Auto 2013-2
Monthly Investor Report

4.1 Default Data per Quarter



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	42				
Monthly Period	Jan 2017				
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

Quarter of Default	Periods	New Defaults	Recoveries	Recoveries in Quarter															
				Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	Q3 2015	Q4 2015	Q1 2016	Q2 2016	Q3 2016	Q4 2016		
Q3 2013	1-3	3.993,54	186,75	0,00	186,75	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
Q4 2013	4-6	98.064,34	40.567,24	0,00	7.000,00	9.979,37	12.367,97	3.696,93	1.942,99	1.015,05	605,10	605,10	1.037,16	655,10	605,10	305,10	752,27		
Q1 2014	7-9	176.906,09	47.841,39	0,00	0,00	743,74	2.955,97	18.367,93	2.278,18	4.097,48	6.115,71	3.750,03	1.927,28	1.484,48	2.891,33	1.901,12	1.328,14		
Q2 2014	10-12	192.679,47	59.771,77	0,00	0,00	0,00	433,32	24.149,79	2.613,11	876,17	4.566,97	6.169,29	17.299,04	669,50	2.287,30	507,28	200,00		
Q3 2014	13-15	341.345,77	123.758,98	0,00	0,00	0,00	0,00	828,19	37.346,34	26.242,00	26.965,05	14.531,80	2.279,65	2.404,21	8.627,34	2.380,84	2.153,56		
Q4 2014	16-18	227.838,22	47.578,59	0,00	0,00	0,00	0,00	0,00	457,10	6.842,19	4.923,85	24.111,35	4.612,13	590,00	2.974,80	1.250,00	1.817,17		
Q1 2015	19-21	259.254,77	71.826,92	0,00	0,00	0,00	0,00	0,00	0,00	10.526,09	30.838,82	1.826,66	5.589,42	14.087,96	2.789,66	1.850,00	4.338,31		
Q2 2015	22-24	219.169,50	30.771,72	0,00	0,00	0,00	0,00	0,00	0,00	0,00	4.431,21	9.327,98	2.859,35	4.373,96	3.761,43	3.547,94	2.469,85		
Q3 2015	25-27	157.018,70	50.686,57	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	5.400,87	26.705,07	3.885,17	4.582,34	5.232,22	4.880,90	
Q4 2015	28-30	166.711,21	43.661,62	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	8.439,77	2.489,84	27.833,16	2.394,19	2.504,66	
Q1 2016	31-33	121.945,96	10.899,40	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	500,00	5.524,36	2.182,27	2.692,77		
Q2 2016	34-36	113.982,85	32.411,54	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	28.920,00	673,03	2.818,51		
Q3 2016	37-39	33.472,61	3.173,67	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	501,56	2.672,11		
Q4 2016	40-42	119.751,11	661,44	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	661,44		
Total		2.232.134,14	563.797,60	0,00	7.186,75	10.723,11	15.757,26	47.042,84	44.637,72	49.598,98	78.446,71	65.723,08	70.728,87	31.140,22	90.796,82	22.725,55	29.289,69		

**SC Germany Auto 2013-2
Monthly Investor Report**

5. Outstanding Notes



Reporting Date	09.01.2017			
Payment Date	12.01.2017			
Period No	42			
Monthly Period	Jan 2017			
Interest Period from	12.12.2016	to	12.01.2017	= 31 days
Collection Period from	01.12.2016	to	31.12.2016	

	All notes	Class A	Class B	
1. Note Balance				
General Note Information				
ISIN Code		XS0952561636	XS0952567591	
Currency		EUR	EUR	
Initial Tranching	in %	91,5%	8,5%	
Legal Maturity		Mar 2023	Mar 2023	
Expected Maturity		Feb 2018	Feb 2018	
Original Rating (DBRS / Fitch / S&P)		AAA(sf)/Aaaf/AAA (sf)	NR/NR/NR	
Current Rating (DBRS / Fitch / S&P)*		AAA(sf)/Aaaf/AAA (sf)	NR/NR/NR	
Initial Notes Aggregate Principal Outstanding Balance	600.000.000,00 €	549.000.000,00 €	51.000.000,00 €	
Initial Nominal per Note		100.000,00 €	100.000,00 €	
Initial Number of Notes per Class		5.490	510	
Current Note Information				
Class Principal Outstanding Balance Beginning of Period	82.796.762,40 €	31.796.762,40 €	51.000.000,00 €	
Available Distribution Amount	8.909.241,07 €			
Amortisation	6.734.912,40 €			
Redemption per Class	6.734.912,40 €	6.734.912,40 €	0,00 €	
Redemption per Note		1.226,76 €	0,00 €	
Class Principal Outstanding Balance End of Period	76.061.850,00 €	25.061.850,00 €	51.000.000,00 €	
Current Tranching		32,9%	67,1%	
Current Pool Factor		0,05	1,00	
2. Payments to Investors per Note				
Interest Rate Basis: 1-M Euribor / Spread	-0,372%	+48 bps	+150 bps	
DayCount Convention		act/360	act/360	
Interest Days	31			
Principal Outstanding per Note Beginning of Period		5.791,76 €	100.000,00 €	
> Principal Repayment per Note		1.226,76 €	0,00 €	
Principal Outstanding per Note End of Period		4.565,00 €	100.000,00 €	
> Interest accrued for the period		2.964,60 €	49.536,30 €	
Interest Payment		2.964,60 €	49.536,30 €	
Interest Payment per Note		0,54 €	97,13 €	
3. Credit Enhancements				
Initial total CE (Subordination, Reserve)		9,50%	1,00%	
Current CE (incl. Excess Spread)		73,18%	6,12%	
Current CE (excl. Excess Spread)		69,23%	2,18%	
4. Placement Disclosure				
Pre-placed privately with investors which are not in the OG		- €	- €	At Closing
Retained by a member of the OG		- €	51.000.000 €	At Closing
Publicly offered to investors which are not in the OG		549.000.000 €	- €	At Closing
Privately-placed with investors which are not in the OG		- €	- €	Current Period
Retained by a member of the OG		- €	51.000.000 €	Current Period
Publicly-placed with investors which are not in the OG		25.061.850 €	- €	Current Period
Initially retained by a member of the OG, but subsequently placed with investors		- €	- €	Current Period

OG stands for Originator Group
* Last rating action as of 18.07.2013

**SC Germany Auto 2013-2
Monthly Investor Report**

6. Original Principal Balance



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

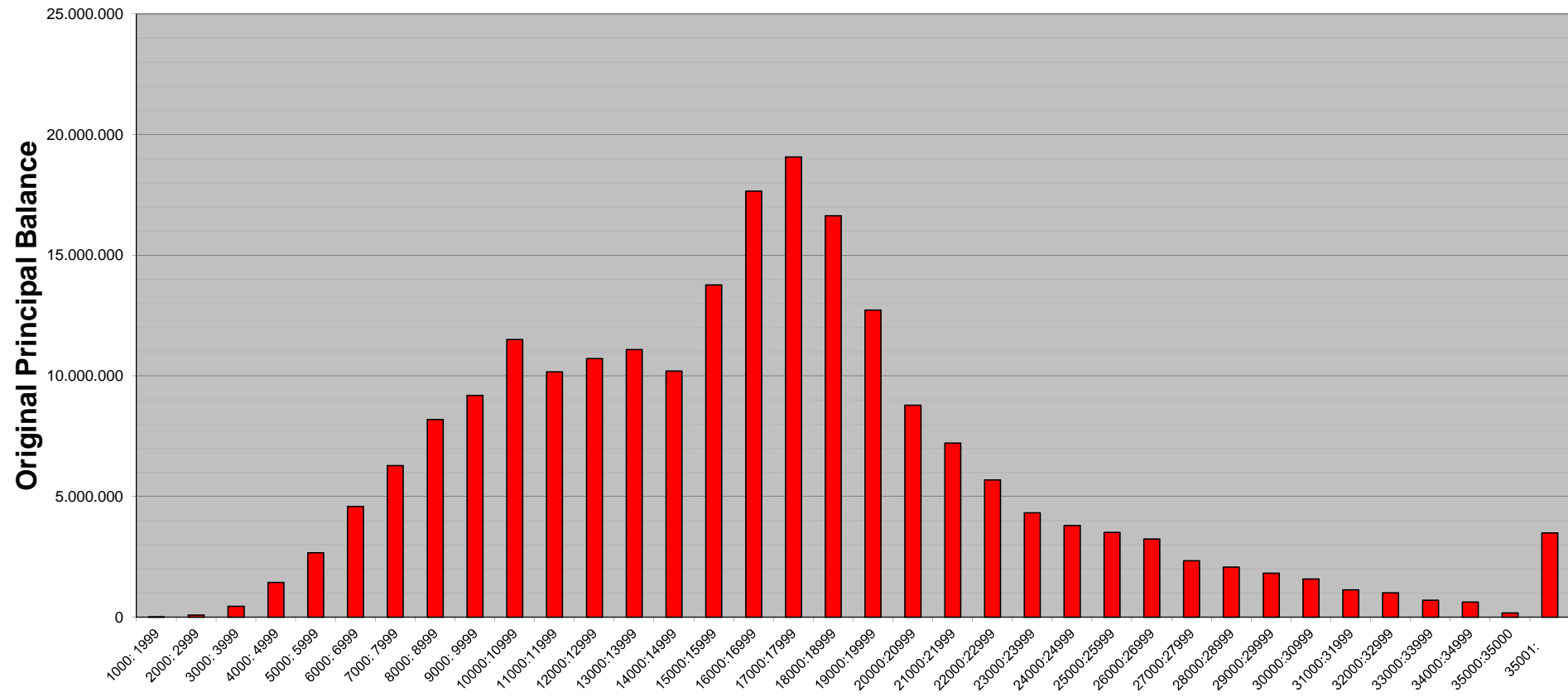
Original Principal Balance (Ranges in EUR)	Original Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
1000:1999	9.477,56	0,00%	6	0,04%
2000:2999	87.533,68	0,04%	33	0,21%
3000:3999	450.768,06	0,21%	127	0,82%
4000:4999	1.440.417,74	0,66%	315	2,03%
5000:5999	2.663.048,38	1,22%	481	3,11%
6000:6999	4.592.137,71	2,11%	703	4,54%
7000:7999	6.285.372,19	2,88%	836	5,40%
8000:8999	8.196.652,01	3,76%	962	6,21%
9000:9999	9.190.209,37	4,22%	966	6,24%
10000:10999	11.508.203,76	5,28%	1.096	7,08%
11000:11999	10.173.242,32	4,67%	885	5,72%
12000:12999	10.719.871,42	4,92%	858	5,54%
13000:13999	11.087.397,39	5,09%	821	5,30%
14000:14999	10.200.606,95	4,68%	704	4,55%
15000:15999	13.772.730,47	6,32%	886	5,72%
16000:16999	17.656.762,39	8,10%	1.070	6,91%
17000:17999	19.073.084,11	8,75%	1.090	7,04%
18000:18999	16.635.044,59	7,63%	901	5,82%
19000:19999	12.727.574,40	5,84%	654	4,22%
20000:20999	8.782.580,94	4,03%	429	2,77%
21000:21999	7.217.560,71	3,31%	336	2,17%
22000:22999	5.689.864,90	2,61%	253	1,63%
23000:23999	4.324.718,79	1,98%	184	1,19%
24000:24999	3.795.020,54	1,74%	155	1,00%
25000:25999	3.516.242,85	1,61%	138	0,89%
26000:26999	3.234.329,21	1,48%	122	0,79%
27000:27999	2.338.910,15	1,07%	85	0,55%
28000:28999	2.076.597,06	0,95%	73	0,47%
29000:29999	1.826.928,69	0,84%	62	0,40%
30000:30999	1.584.522,11	0,73%	52	0,34%
31000:31999	1.134.416,87	0,52%	36	0,23%
32000:32999	1.005.988,00	0,46%	31	0,20%
33000:33999	702.692,39	0,32%	21	0,14%
34000:34999	622.137,82	0,29%	18	0,12%
35000:35000	175.000,00	0,08%	5	0,03%
35001:	3.495.137,10	1,60%	87	0,56%
Total	217.992.782,63	100,00%	15.481	100,00%

Statistics in EUR	
Average Amount	14.081,31

**SC Germany Auto 2013-2
Monthly Investor Report**

6.1 Original PB (Graph)

Reporting Date			09.01.2017		
Payment Date			12.01.2017		
Period No			42		
Monthly Period			Jan 2017		
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	



**SC Germany Auto 2013-2
Monthly Investor Report**

7. Current Principal Balance



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

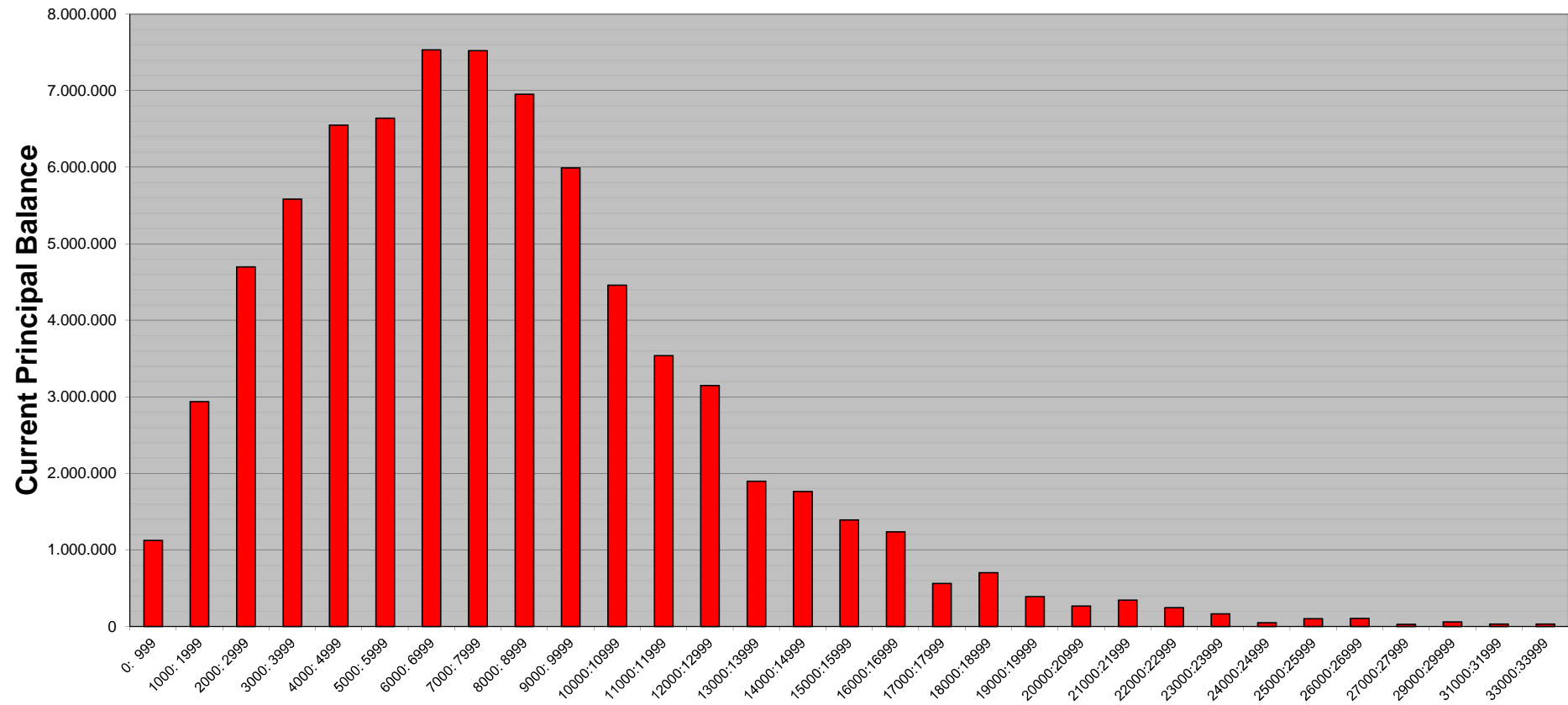
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 999	1.124.231,70	1,48%	2.174	14,04%
1000: 1999	2.938.409,39	3,86%	1.971	12,73%
2000: 2999	4.696.413,75	6,17%	1.884	12,17%
3000: 3999	5.584.651,48	7,34%	1.601	10,34%
4000: 4999	6.550.602,70	8,61%	1.454	9,39%
5000: 5999	6.641.239,14	8,73%	1.211	7,82%
6000: 6999	7.534.039,37	9,91%	1.160	7,49%
7000: 7999	7.522.509,37	9,89%	1.004	6,49%
8000: 8999	6.955.842,81	9,14%	822	5,31%
9000: 9999	5.992.834,61	7,88%	633	4,09%
10000:10999	4.460.782,68	5,86%	427	2,76%
11000:11999	3.537.037,20	4,65%	308	1,99%
12000:12999	3.147.569,99	4,14%	252	1,63%
13000:13999	1.898.579,21	2,50%	141	0,91%
14000:14999	1.764.726,61	2,32%	122	0,79%
15000:15999	1.393.048,97	1,83%	90	0,58%
16000:16999	1.235.582,58	1,62%	75	0,48%
17000:17999	561.676,16	0,74%	32	0,21%
18000:18999	703.837,84	0,93%	38	0,25%
19000:19999	388.487,12	0,51%	20	0,13%
20000:20999	266.011,85	0,35%	13	0,08%
21000:21999	344.882,39	0,45%	16	0,10%
22000:22999	246.734,64	0,32%	11	0,07%
23000:23999	163.760,72	0,22%	7	0,05%
24000:24999	49.351,71	0,06%	2	0,01%
25000:25999	102.309,03	0,13%	4	0,03%
26000:26999	105.857,30	0,14%	4	0,03%
27000:27999	27.570,58	0,04%	1	0,01%
29000:29999	58.708,96	0,08%	2	0,01%
31000:31999	31.530,90	0,04%	1	0,01%
33000:33999	33.004,78	0,04%	1	0,01%
Total	76.061.825,54	100,00%	15.481	100,00%

Statistics	in EUR
Average Amount	4.913,24

**SC Germany Auto 2013-2
Monthly Investor Report**

7.1 Current PB (Graph)

Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016



**SC Germany Auto 2013-2
Monthly Investor Report**

8. Borrower Concentration



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	33.004,78	0,0434%	1
2	31.530,90	0,0415%	1
3	29.659,83	0,0390%	1
4	29.049,13	0,0382%	1
5	27.570,58	0,0362%	1
6	26.678,06	0,0351%	1
7	26.633,85	0,0350%	1
8	26.313,98	0,0346%	1
9	26.231,41	0,0345%	1
10	25.920,48	0,0341%	1
11	25.885,31	0,0340%	1
12	25.397,35	0,0334%	1
13	25.105,89	0,0330%	1
14	25.025,02	0,0329%	2
15	24.787,32	0,0326%	1
16	24.564,39	0,0323%	1
17	23.824,91	0,0313%	1
18	23.513,04	0,0309%	1
19	23.453,82	0,0308%	1
20	23.421,43	0,0308%	1
21	23.347,57	0,0307%	1
22	23.178,57	0,0305%	1
23	23.021,38	0,0303%	1
24	22.948,43	0,0302%	1
25	22.833,94	0,0300%	1
	642.901,37	0,8452%	26

**SC Germany Auto 2013-2
Monthly Investor Report**

9. Geographical Distribution



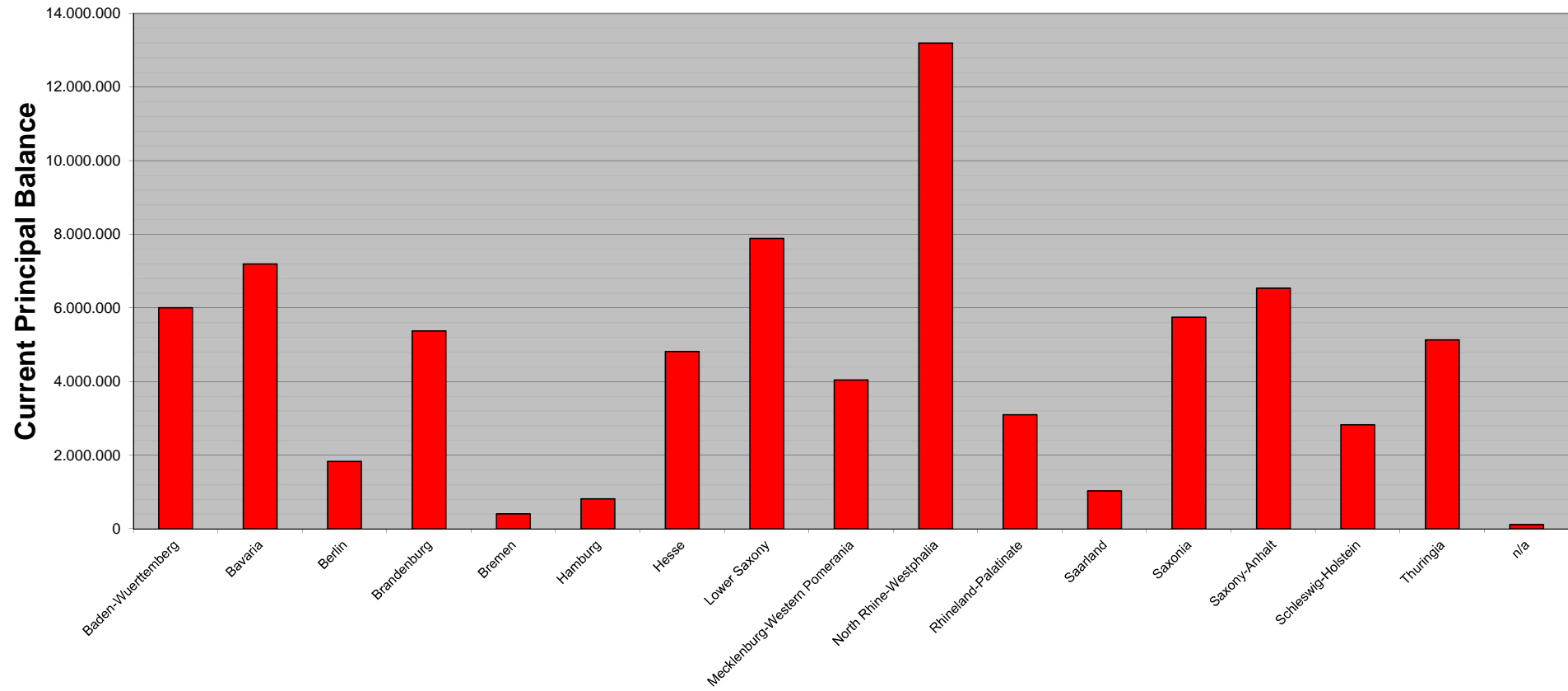
Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	6.007.845,19	7,90%	1.183	7,64%
Bavaria	7.193.714,36	9,46%	1.338	8,64%
Berlin	1.833.589,85	2,41%	393	2,54%
Brandenburg	5.374.040,50	7,07%	1.076	6,95%
Bremen	406.870,16	0,53%	85	0,55%
Hamburg	818.196,33	1,08%	176	1,14%
Hesse	4.815.546,54	6,33%	906	5,85%
Lower Saxony	7.892.978,89	10,38%	1.542	9,96%
Mecklenburg-Western	4.042.668,60	5,31%	903	5,83%
North Rhine-Westphali	13.194.543,87	17,35%	2.819	18,21%
Rhineland-Palatinat	3.097.009,04	4,07%	633	4,09%
Saarland	1.032.459,75	1,36%	211	1,36%
Saxonia	5.745.435,15	7,55%	1.188	7,67%
Saxony-Anhalt	6.538.230,65	8,60%	1.372	8,86%
Schleswig-Holstein	2.824.952,46	3,71%	622	4,02%
Thuringia	5.133.623,17	6,75%	1.012	6,54%
n/a	110.121,03	0,14%	22	0,14%
Total	76.061.825,54	100,00%	15.481	100,00%

**SC Germany Auto 2013-2
Monthly Investor Report**

9.1 Geographical Distribution (Graph)

Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016



**SC Germany Auto 2013-2
Monthly Investor Report**

10. Object/Vehicle Type



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

<i>Vehicle Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
New Vehicle	31.522.574,41	41,44%	6.255	40,40%
Used Vehicle	44.539.251,13	58,56%	9.226	59,60%
Total	76.061.825,54	100,00%	15.481	100,00%

<i>Object Type</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Car	74.760.014,21	98,29%	15.032	97,10%
Leisure	669.820,91	0,88%	112	0,72%
Motorbike	631.990,42	0,83%	337	2,18%
Total	76.061.825,54	100,00%	15.481	100,00%

**SC Germany Auto 2013-2
Monthly Investor Report**

11. Insurances



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

<i>Payment Protection Insurance</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	27.726.645,50	36,45%	5.410	34,95%
Yes	48.335.180,04	63,55%	10.071	65,05%
Total	76.061.825,54	100,00%	15.481	100,00%

<i>Gap Insurance (Santander Safe)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	56.904.433,91	74,81%	11.766	76,00%
Yes	19.157.391,63	25,19%	3.715	24,00%
Total	76.061.825,54	100,00%	15.481	100,00%

<i>Repair Cost Insurance (Santander AutoCare)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	69.581.666,77	91,48%	14.161	91,47%
Yes	6.480.158,77	8,52%	1.320	8,53%
Total	76.061.825,54	100,00%	15.481	100,00%

**SC Germany Auto 2013-2
Monthly Investor Report**

12. Type of Contract



Reporting Date		09.01.2017			
Payment Date		12.01.2017			
Period No		42			
Monthly Period		Jan 2017			
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

<i>Contracts w/Balloon Payments</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
No	43.552.229,85	57,26%	11.674	75,41%
Yes	32.509.595,69	42,74%	3.807	24,59%
- of which balloon rates	27.144.624,48	35,69%		
- of which regular installments	5.364.971,21	7,05%		
Total	76.061.825,54	100,00%	15.481	100,00%

<i>Balloon Loans - Original Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
39:51	5.724.140,91	21,09%	716	18,81%
52:64	21.335.958,73	78,60%	3.083	80,98%
65:72	47.883,64	0,18%	6	0,16%
73:	36.641,20	0,13%	2	0,05%
Total	27.144.624,48	100,00%	3.807	100,00%

<i>Balloon Loans - Remaining Term in months</i>	<i>Balloon Rates in EUR</i>	<i>Balloon Rates in % of Total Balloon Rates</i>	<i>Number of Balloon Loans</i>	<i>Percentage of Total Balloon Loans</i>
0:12	18.746.888,82	69,06%	2.715	71,32%
13:25	8.369.434,46	30,83%	1.091	28,66%
26:38	28.301,20	0,10%	1	0,03%
Total	27.144.624,48	100,00%	3.807	100,00%

**SC Germany Auto 2013-2
Monthly Investor Report**

13. Payment Methods



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

<i>Payment Method</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
Direct Debit	73.220.795,19	96,26%	15.020	97,02%
Other	2.841.030,35	3,74%	461	2,98%
Total	76.061.825,54	100,00%	15.481	100,00%

<i>Cycle of Payment</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
15th of month	36.668.267,81	48,21%	7.363	47,56%
1st of month	39.393.557,73	51,79%	8.118	52,44%
Total	76.061.825,54	100,00%	15.481	100,00%

**SC Germany Auto 2013-2
Monthly Investor Report**

14. Downpayment



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

<i>Downpayment (Ranges in EUR)</i>	<i>Original Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>	<i>Downpayment / Purchase Price in %</i>
No Downpayment	25.948.019,65	34,11%	5.108	33,00%	0,00%
0: 999	2.933.985,06	3,86%	740	4,78%	4,85%
1000: 1999	7.035.571,04	9,25%	1.655	10,69%	10,02%
2000: 2999	8.056.575,63	10,59%	1.730	11,17%	15,16%
3000: 3999	6.818.131,84	8,96%	1.423	9,19%	20,05%
4000: 4999	4.775.304,46	6,28%	1.008	6,51%	24,34%
5000: 5999	5.578.077,36	7,33%	1.082	6,99%	27,25%
6000: 6999	3.450.897,83	4,54%	658	4,25%	30,73%
7000: 7999	2.527.597,12	3,32%	462	2,98%	33,33%
8000: 8999	1.921.136,31	2,53%	386	2,49%	37,41%
9000: 9999	1.018.272,76	1,34%	194	1,25%	40,14%
10000:10999	2.135.508,89	2,81%	399	2,58%	39,50%
11000:11999	650.258,41	0,85%	117	0,76%	43,01%
12000:12999	708.379,64	0,93%	132	0,85%	45,46%
13000:13999	529.092,66	0,70%	91	0,59%	47,12%
14000:14999	279.816,13	0,37%	50	0,32%	48,07%
15000:15000	409.599,24	0,54%	58	0,37%	47,66%
15001:	1.285.601,51	1,69%	188	1,21%	53,91%
Total	76.061.825,54	100,00%	15.481	100,00%	18,67%

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	3.031,12 €	4.523,75 €
Average Purchase Price	16.230,98 €	17.608,23 €
Mimimum Downpayment		100,00 €
Maximum Downpayment		60.000,00 €
Downpayment in %	18,67%	25,69%

**SC Germany Auto 2013-2
Monthly Investor Report**

15. Customer Yield



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

Yield Range *	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
2: 2	815.670,04	1,07%	133	0,86%
3: 3	7.807.547,62	10,26%	1.423	9,19%
4: 4	26.259.319,10	34,52%	4.682	30,24%
5: 5	27.344.655,41	35,95%	5.610	36,24%
6: 6	9.588.205,52	12,61%	2.350	15,18%
7: 7	2.859.376,73	3,76%	803	5,19%
8: 8	843.573,45	1,11%	293	1,89%
9: 9	516.994,93	0,68%	181	1,17%
10:10	26.482,74	0,03%	6	0,04%
Total	76.061.825,54	100,00%	15.481	100,00%

Statistics	in %
WA Interest	5,50%

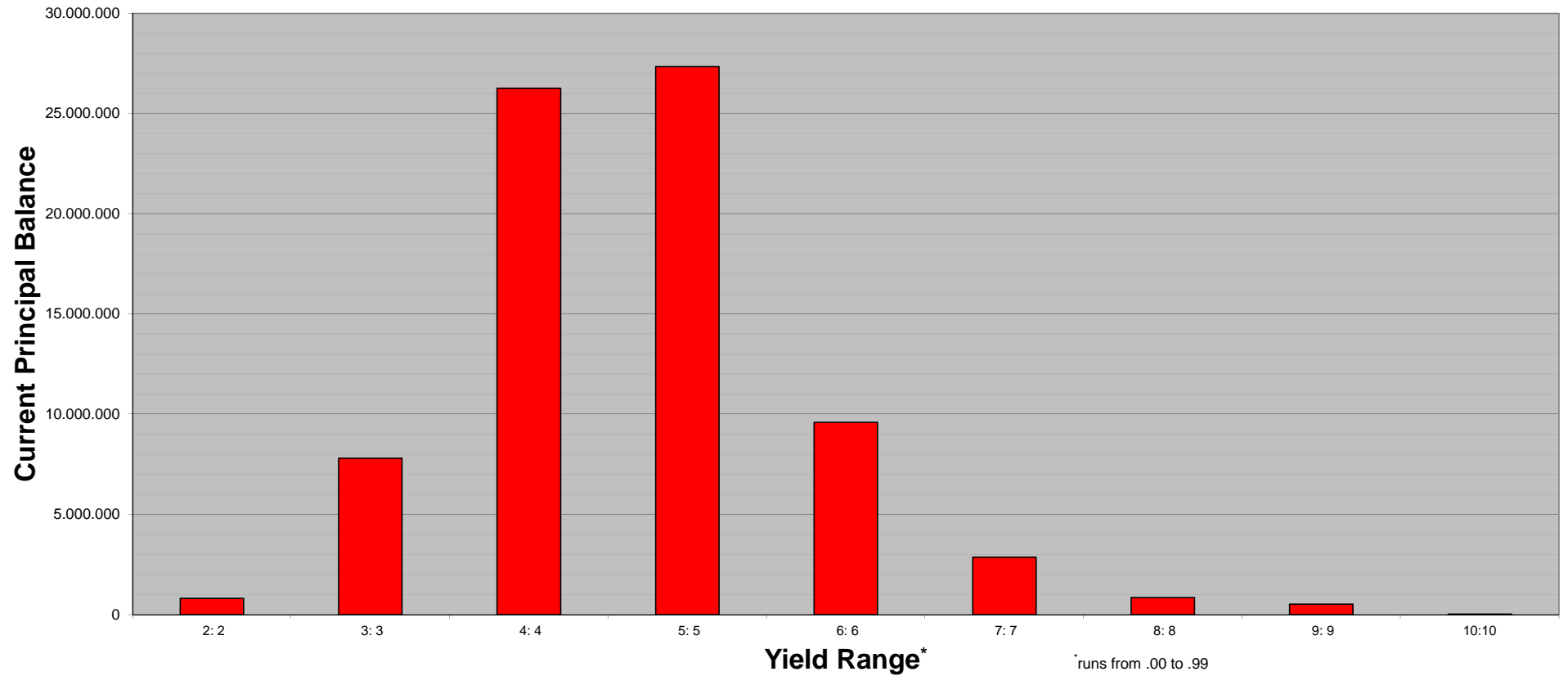
* runs from .00 to .99

**SC Germany Auto 2013-2
Monthly Investor Report**

15.1 Customer Yield (Graph)



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016



**SC Germany Auto 2013-2
Monthly Investor Report**

16. Seasoning



Reporting Date			09.01.2017			
Payment Date			12.01.2017			
Period No			42			
Monthly Period			Jan 2017			
Interest Period	from	12.12.2016	to	12.01.2017	=	31 days
Collection Period	from	01.12.2016	to	31.12.2016		

<i>Seasoning in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
42:44	346.874,77	0,46%	54	0,35%
45:47	29.149.031,68	38,32%	4.388	28,34%
48:50	14.875.007,92	19,56%	2.533	16,36%
51:53	10.202.303,56	13,41%	2.182	14,09%
54:56	9.395.409,63	12,35%	2.233	14,42%
57:59	6.918.072,12	9,10%	2.082	13,45%
60:62	2.761.868,14	3,63%	934	6,03%
63:65	1.732.924,37	2,28%	626	4,04%
66:68	352.841,63	0,46%	193	1,25%
69:71	185.331,82	0,24%	135	0,87%
72:74	68.219,69	0,09%	60	0,39%
75:77	54.361,83	0,07%	42	0,27%
78:80	19.578,38	0,03%	19	0,12%
Total	76.061.825,54	100,00%	15.481	100,00%

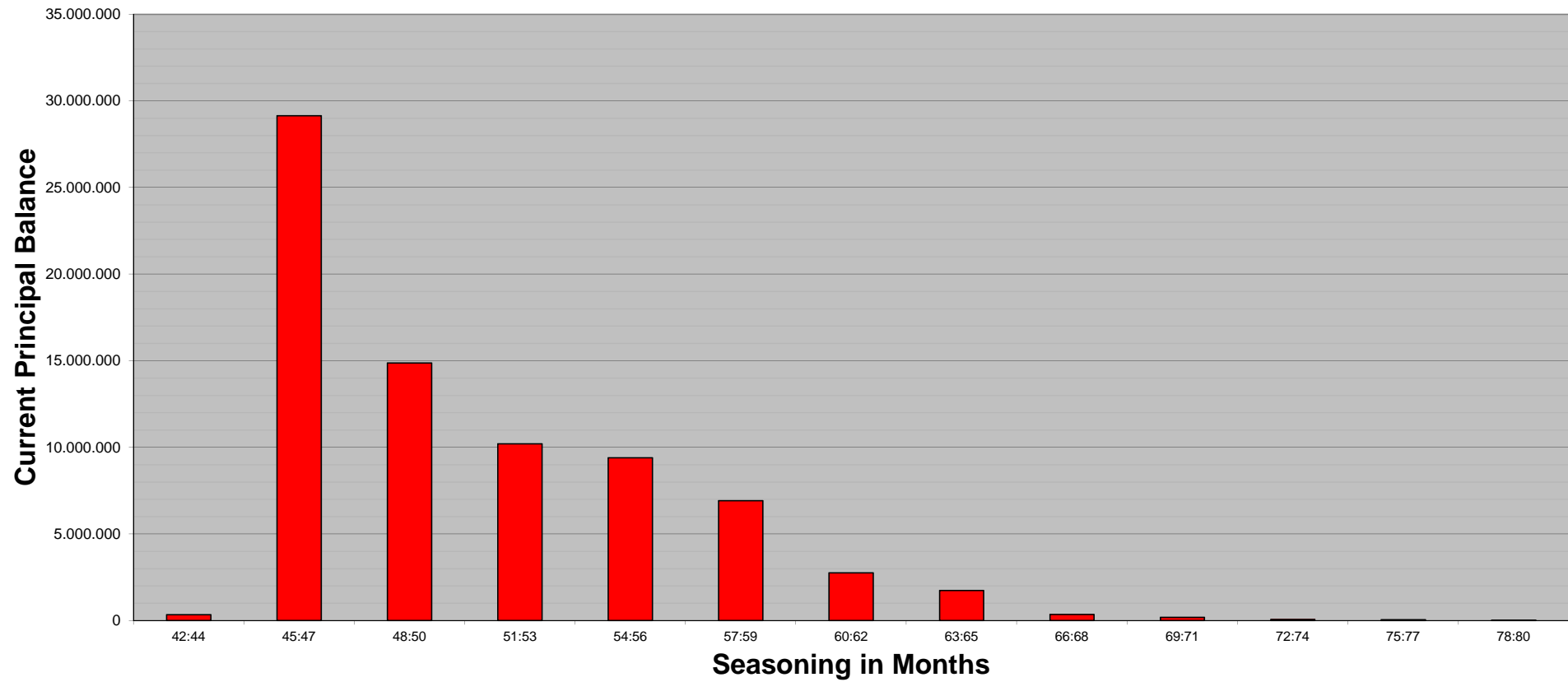
Statistics

WA Seasoning	50,67
--------------	-------

**SC Germany Auto 2013-2
Monthly Investor Report**

16.1 Seasoning (Graph)

Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016



**SC Germany Auto 2013-2
Monthly Investor Report**

17. Remaining Term



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016

<i>Remaining Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 6	14.451.791,73	19,00%	4.238	27,38%
7:13	17.696.965,78	23,27%	3.972	25,66%
14:20	17.014.585,88	22,37%	3.114	20,11%
21:27	12.678.232,58	16,67%	2.315	14,95%
28:34	5.784.687,02	7,61%	885	5,72%
35:41	7.954.339,48	10,46%	912	5,89%
42:48	386.507,13	0,51%	37	0,24%
49:55	68.933,42	0,09%	6	0,04%
56:62	25.782,52	0,03%	2	0,01%
Total	76.061.825,54	100,00%	15.481	100,00%

Statistics

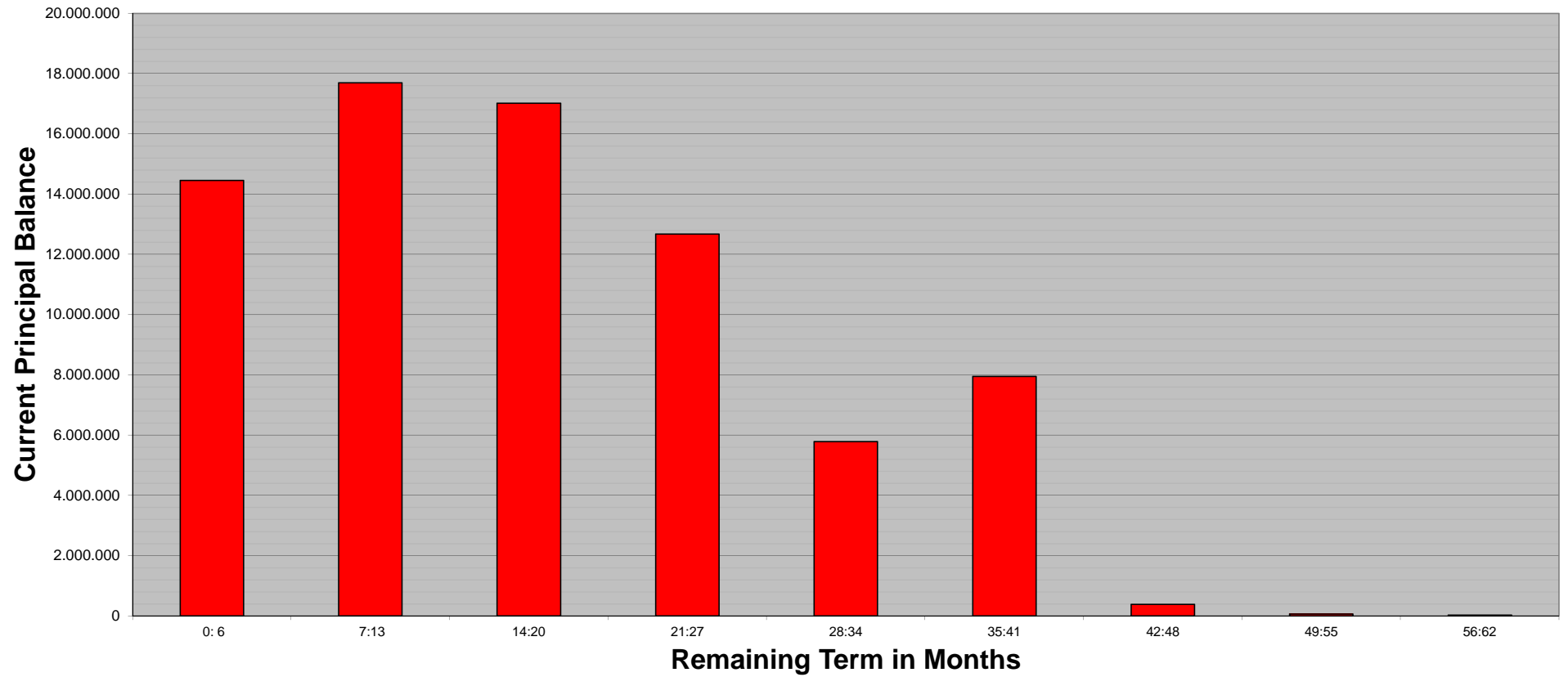
WA Remaining Term	17,18
-------------------	-------

**SC Germany Auto 2013-2
Monthly Investor Report**

17.1 Remaining Term (Graph)



Reporting Date	09.01.2017	
Payment Date	12.01.2017	
Period No	42	
Monthly Period	Jan 2017	
Interest Period	from 12.12.2016	to 12.01.2017 = 31 days
Collection Period	from 01.12.2016	to 31.12.2016



**SC Germany Auto 2013-2
Monthly Investor Report**

18. Original Term



Reporting Date			09.01.2017			
Payment Date			12.01.2017			
Period No			42			
Monthly Period			Jan 2017			
Interest Period	from	12.12.2016	to	12.01.2017	=	31 days
Collection Period	from	01.12.2016	to	31.12.2016		

<i>Original Term in Months</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
39:51	6.184.015,63	8,13%	1.322	8,54%
52:64	34.489.774,77	45,34%	7.119	45,99%
65:77	17.424.653,49	22,91%	4.317	27,89%
78:	17.963.381,65	23,62%	2.723	17,59%
Total	76.061.825,54	100,00%	15.481	100,00%

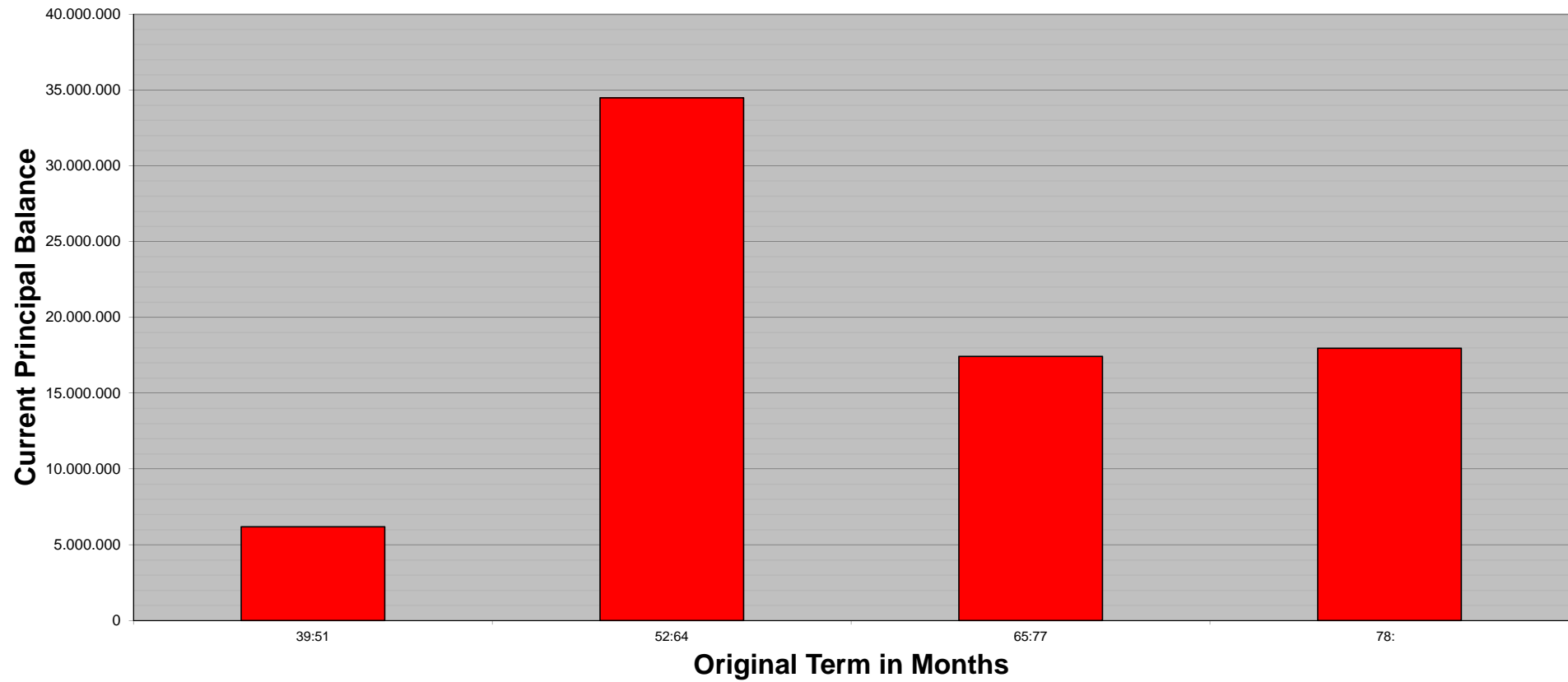
Statistics

WA Original Term	67,85
------------------	-------

**SC Germany Auto 2013-2
Monthly Investor Report**

18.1 Original Term (Graph)

Reporting Date			09.01.2017			
Payment Date			12.01.2017			
Period No			42			
Monthly Period			Jan 2017			
Interest Period	from	12.12.2016	to	12.01.2017	=	31 days
Collection Period	from	01.12.2016	to	31.12.2016		



**SC Germany Auto 2013-2
Monthly Investor Report**

19. Manufacturer Brands



Reporting Date			09.01.2017		
Payment Date			12.01.2017		
Period No			42		
Monthly Period			Jan 2017		
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

<i>Manufacturer brands</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
1	10.967.969,12	14,42%	1.772	11,45%
2	7.556.335,75	9,93%	1.568	10,13%
3	6.326.686,15	8,32%	1.509	9,75%
4	6.230.900,75	8,19%	1.115	7,20%
5	5.579.950,28	7,34%	1.051	6,79%
6	4.537.377,59	5,97%	1.080	6,98%
7	3.582.962,79	4,71%	524	3,38%
8	3.317.867,98	4,36%	493	3,18%
9	2.908.478,61	3,82%	575	3,71%
10	2.690.761,92	3,54%	341	2,20%
11	2.590.290,24	3,41%	660	4,26%
12	2.298.259,29	3,02%	425	2,75%
13	1.989.171,61	2,62%	491	3,17%
14	1.889.559,89	2,48%	403	2,60%
15	1.718.312,32	2,26%	421	2,72%
	64.184.884,29	84,39%	12.428	80,28%

TOP 15 manufacturer brands in alphabetical order:
Audi, BMW, Citroen, Ford, Honda, Hyundai, Kia, Mazda, Mercedes, Nissan, Opel, Renault, Skoda, Volvo, VW

**SC Germany Auto 2013-2
Monthly Investor Report**

20. Priority of Payments + Transaction Costs



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	42				
Monthly Period	Jan 2017				
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

Priority of Payments

Available Distribution Amount		8.909.241,07 €
Senior Expenses	-	20.257,71 €
Net Swap Payments	-	54.328,47 €
Interest Notes Class A	-	2.964,60 €
Interest Notes Class B	-	49.536,30 €
Payments to Liquidity Reserve Fund	-	1.655.935,25 €
Principal Payments Class A	-	6.734.912,40 €
Principal Payments Class B	-	- €
Payment due to rounding differences	-	24,46 €
Payments to Reserve Fund	-	- €
Payments to Commingling Reserve Ledger	-	n/a
Payments to Set-Off Reserve Ledger	-	n/a
Swap Termination Payments	-	n/a
Interest Subordinated Loan	-	3.289,08 €
Principal Payments Subordinated Loan	-	138.980,45 €
Payments to Seller	=	249.012,35 €

Transaction Costs

	All notes	Class A	Class B
Senior Expenses	- 20.257,71 €		
Interest accrued for the Period	- 52.500,90 €	- 2.964,60 €	- 49.536,30 €
Cumulative Interest accrued	- 7.464.258,60 €	- 4.861.065,60 €	- 2.603.193,00 €
Interest Payments	- 52.500,90 €	- 2.964,60 €	- 49.536,30 €
Cumulative Interest Payments	- 7.464.258,60 €	- 4.861.065,60 €	- 2.603.193,00 €
Interest accrued on Subordinated Loan for the	- 3.289,08 €		
Cumulative Interest accrued on Subordinated L	- 426.322,75 €		
Interest Payments on Subordinated Loan	- 3.289,08 €		
Cumulative Interest Payments on Subordinate	- 426.322,75 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

**SC Germany Auto 2013-2
Monthly Investor Report**

21. Swap Counterparty



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	42				
Monthly Period	Jan 2017				
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

Swap Counterparty

Swap Counterparty HSBC Bank plc
Swap Rating Trigger Breach no

Rating Trigger & Current Ratings	Consequenses	DBRS			Fitch			S & P			Trigger breach
		Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
1st Rating Trigger	Collateral, Guarantee or Replacement	A	-		A	F1		A	A1		no
2nd Rating Trigger	Guarantee or Replacement	BBB	-		BBB+	F2		A-	-		no
3rd Rating Trigger	Guarantee or Replacement	-	-		BBB-	F3		-	-		no
Current Counterparty Ratings		-	-	-	AA-	F1+	STABLE	AA-	A-1+	NEG	

Current Swap Data

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	82.796.762,40
Fixed Rate	0,3900%
Floating Rate (Euribor)	-0,3720%
Net Swap Payments	-54.328,47
Notional Amount next period	76.061.850,00

Swap Counterparty Details

HSBC Bank plc
Derivates & Swap Proceession
8 Canada Sqare
Canary Wharf
London, E14 5HQ
United Kingdom
Phone +49 211 910 4789
Email: tilo.neubauer@hsbc.de

Counterparty Replacement

Old Counterparty HSBC Bank plc
Current Counterparty HSBC Bank plc

Swap Collateral

Begining of Period	- €
Cash Outflow	- €
Cash Inflow	- €
End of Period	- €

Ratings as of 31.12.2016, data source: Bloomberg

SC Germany Auto 2013-2 Monthly Investor Report

22. Retention



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	42				
Monthly Period	12.01.2017				
Interest Period	from 12.12.2016	to	12.01.2017	=	31 days
Collection Period	from 01.12.2016	to	31.12.2016		

Santander Consumer Bank AG confirms its compliance to have continuously retained a net economic interest in the SC Germany Auto 2013-2 securitisation transaction of at least 5% of the securitised Purchased Receivables pursuant to Art. 405 of the CRR (Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013) by retaining the regulatory first loss tranche which is represented by the Subordinated Loan of at least 1% and by retaining the regulatory second loss tranche which is represented by the Class B Notes of at least 4%.

Outstanding Principal Balance of Purchased Receivables as of the Offer Date:	599.999.999,96 €
Outstanding Principal Balance of Purchased Receivables as of the beginning of the Monthly Period:	82.796.720,40 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	76.061.825,54 €
Outstanding Principal Balance of the Subordinated Loan as of the Offer Date:	6.000.000,00 €
Outstanding Principal Balance of the Subordinated Loan as of the beginning of the Monthly Period:	1.794.915,70 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.655.935,25 €
Outstanding Balance of the Class B Notes as of the Offer Date:	51.000.000,00 €
Outstanding Balance of the Class B Notes as of the beginning of the Monthly Period:	51.000.000,00 €
Outstanding Balance of the Class B Notes as of the end of the Monthly Period:	51.000.000,00 €
Net Economic Interest Ratio as of Offer Date:	9,50%
Net Economic Interest Ratio as of the beginning of the Monthly Period:	63,76%
Net Economic Interest Ratio as of the end of the Monthly Period:	69,23%

**SC Germany Auto 2013-2
Monthly Investor Report**

23. Counterparties



Reporting Date	09.01.2017					
Payment Date	12.01.2017					
Period No	42					
Monthly Period	Jan 2017					
Interest Period	from	12.12.2016	to	12.01.2017	=	31 days
Collection Period	from	01.12.2016	to	31.12.2016		

Join Lead Managers:

eMail: steve.gandy@santandergbm.com
Phone: +44 20 7756 5599

eMail: transaction.management@hsbc.com
Phone: +44 20 7991 888

eMail: legal.bonds@natixis.com
Phone: +33 158 55 99 48

eMail: deniz.stoltenberg@unicreditgroup.de
Phone: +49 89 378 12679

Paying Agent:

eMail: paul.davies@db.com
Phone: +44(20)754-58273

Transaction Account:

eMail: mbs.erg.london@usbank.com
Phone: +44(20)733-02000

Transaction Security Trustee:

eMail: sfs.london@tmf-group.com
Phone: +44(0) 207 832 4900

Data Trustee:

eMail: angela.bartl@tmf-group.com
johannes.schoenfeldt@tmf-group.com
Phone: +49 (0)69 663698-0

Rating Agencies:

Banco Santander S.A.

Santander Global Banking and Markets
2 Triton Square
Regent's Place
London NW1 3AN
United Kingdom

HSBC

8 Canada Square
London E14 5HQ
United Kingdom

Natixis

BP 4
75060 Paris Cedex 02
France

UniCredit Bank AG

Arabellastraße 12
81925 München
Germany

Deutsche Bank AG, London Branch

1 Great Winchester Street
London EC2N 2DB
United Kingdom

Elavon Financial Services Limited

5th Floor, 125 Old Broad Street
London EC2N 1AR
United Kingdom

TMF Trustee Limited

6 St Andrew Street
London EC4A 3AE
United Kingdom

TMF Deutschland AG

Corporate Trust
Eschenheimer Anlage 1
60316 Frankfurt am Main
Germany

DBRS

Surveillance Team
1 Minster Court
London EC3R 7AA
United Kingdom

Fitch Ratings Limited

Structured Finance Monitoring
30 North Colonnade, Canary Wharf
London E14 5GN
United Kingdom

Standard & Poor's Ratings Services

Structured Finance
20 Canada Square
E14 5LH London
United Kingdom

Ratings as of 31.12.2016, data source: Bloomberg

DBRS			Fitch			S & P			Counterparty status
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	
A	R-1L	STABLE	A-	F2	STABLE	A-	A-2	STABLE	performing
-	-	-	AA-	F1+	STABLE	AA-	A-1+	NEG	performing
-	-	-	A	F1	STABLE	A	A-1	STABLE	performing
-	-	-	A-	F2	NEG	BBB *+	A-2	-	performing
AL	R-1L	NEG	A- *	F1 *	-	BBB+ *+	A-2	-	performing
-	-	-	AA	F1+	STABLE	AA-	A-1+	STABLE	performing
-	-	-	-	-	-	-	-	-	performing
-	-	-	-	-	-	-	-	-	performing

SC Germany Auto 2013-2 Monthly Investor Report

24. Issuer Information



Reporting Date		09.01.2017				
Payment Date		12.01.2017				
Period No		42				
Monthly Period		Jan 2017				
Interest Period	from	12.12.2016	to	12.01.2017	=	31 days
Collection Period	from	01.12.2016	to	31.12.2016		

Deal Name:

SC Germany Auto 2013-2

Issuer:

SC Germany Auto 2013-2 UG (haftungsbeschränkt)

The Managing Directors
Steinweg 3-5
60313 Frankfurt am Main
Germany
eMail fradirectors@wilmingtontrust.com
fax +49 (0) 69 2992 5387

Seller of the Receivables:

Santander Consumer Bank AG

Servicer Name:

Santander Consumer Bank AG

Reporting Entity:

Santander Consumer Bank AG

Capital Markets
Santander-Platz 1
41061 Mönchengladbach
Germany
eMail abs_ger@santander.de
fax +49 (0) 2161 690 7077

SPV-Administrator:

Wilmington Trust SP Services (Frankfurt) GmbH

Steinweg 3-5
60313 Frankfurt am Main
Germany
eMail fradirectors@wilmingtontrust.com
fax +49 (0) 69 2992 5387

**SC Germany Auto 2013-2
Monthly Investor Report**

25. Santander Consumer Bank



Reporting Date	09.01.2017				
Payment Date	12.01.2017				
Period No	42				
Monthly Period	Jan 2017				
Interest Period	from	12.12.2016	to	12.01.2017	= 31 days
Collection Period	from	01.12.2016	to	31.12.2016	

Contact Details

Capital Markets

Peter René Müller	+49-2161-690-7337	peterrene.mueller@santander.de
Ralf Schüring	+49-2161-690-5464	ralf.schuering@santander.de
Bastian Menges	+49-2161-690-7085	bastian.menges@santander.de
Stefan Zilligen	+49-2161-690-6069	stefan.zilligen@santander.de
Tobias Daners	+49-2161-690-7410	tobias.daners@santander.de
Ronja Dahmen	+49-2161-690-9453	ronja.dahmen@santander.de
Team ABS		abs_ger@santander.de

Ratings Santander

Banco Santander S.A.

Santander Consumer Finance S.A.

Moody's			Fitch			S & P			DBRS		
Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook	Long Term	Short Term	Outlook
(P)A3	P-2	STABLE	A-	F2	STABLE	A-	A-2	STABLE	A	R-1L	STABLE
A3	P-2	STABLE	A-	F2	STABLE	BBB+	A-2	STABLE	-	-	-

Ratings as of 31.12.2016, data source: Bloomberg

SC Germany Auto 2013-2 Monthly Investor Report

26. Glossary



Reporting Date		09.01.2017					
Payment Date		12.01.2017					
Period No		42					
Monthly Period		Jan 2017					
Interest Period	from	12.12.2016	to	12.01.2017	=	31 days	
Collection Period	from	01.12.2016	to	31.12.2016			

Aggregate Outstanding Principal Amount:	Shall mean in respect of all Purchased Receivables at any time, the aggregate of the Outstanding Principal Amounts of all Purchased Receivables which, as of such time, are not defaulted receivables.
Balloon Loan:	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
Balloon Payment:	The final payment of a balloon loan.
Defaulted Contracts/Defaults:	Shall mean as of any date, any purchased receivable which has been declared due and payable in full in accordance to the Credit and Collection Policy which in principal is between 120 and 180 calendar days after the due date.
Delinquent Receivable:	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
Downpayment:	The initial upfront portion of the total net amount due at the time of finalizing the contract.
Excess Spread:	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
Gap Insurance:	Insurance which covers the risk that loss is incurred if the relevant Financed Vehicle has to be completely written off (total damage) due to fire, accident (irrespective of whether such accident was caused by the Debtor or a third party), flooding or theft
Legal Maturity:	Final Payment date on which each Class A Note will be redeemed in full.
Expected Maturity:	Maturity date of the notes under the assumption of (a) a 14% constant prepayment rate, (b) an exercised Clean-Up Call at 10% and (c) a 2,7% Gross Loss Assumption.
Leisure:	Is composed of motorised and not motorised caravans and campers.
Payment Protection Insurance:	Insurance, composed of life insurance and/or accident insurance and/or temporary disability insurance and/or unemployment insurance, which covers the risk that a Debtor in its capacity as insured person is unable to pay the Loan Instalments owed by such Debtor life insurance
Recoveries:	Any amount received on defaulted contracts
Repair Cost Insurance:	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
Set-Off Reserves (X/Y/Z):	Protection against set-off risks due to (X) loan handling fees, (Y) capitalized service fees (e.g. Payment Protection Insurance, Gap Insurance, Repair Cost Insurance) and (Z) deposits
Used Vehicle	Shall mean any Financed Vehicle the date of purchase of which by the relevant debtor was later than 12 months after the date of first registration of such Financed Vehicle