

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

**Cover Sheet Monthly Investor Report**



Reporting Date	08.02.2017				
Payment Date	13.02.2017				
Period No	43				
Monthly Period	Feb 2017				
Interest Period	from	12.01.2017	to	13.02.2017	= 32 days
Collection Period	from	01.01.2017	to	31.01.2017	

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**1. Portfolio Information**



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Period No	43				
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Interest Period from	12.01.2017	to	13.02.2017	=	32 days
Collection Period from	01.01.2017	to	31.01.2017		

Outstanding Receivables	No. of Contracts	current period	previous period
		Aggregate Outstanding Principal Amount	Aggregate Outstanding Principal Amount
<b>Beginning of Period</b>	<b>15.481</b>	<b>76.061.825,54 €</b>	<b>82.796.720,40 €</b>
Scheduled Principal Payments		4.409.229,42 €	
Prepayment Principal		2.050.222,77 €	
Others		24.112,77 €	
<b>Total Principal Collections</b>		<b>6.483.564,96 €</b>	<b>6.694.211,01 €</b>
<b>Total Interest Collections</b>		<b>382.030,44 €</b>	<b>412.596,73 €</b>
<b>Defaults</b>		<b>33.420,84 €</b>	<b>40.683,85 €</b>
<b>End of Period</b>	<b>14.625</b>	<b>69.544.839,74 €</b>	<b>76.061.825,54 €</b>
Current Prepayment Rate (annualised)		28,0%	

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**2. Reserve Accounts**



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Collection Period from	01.01.2017	to	31.01.2017		

**Note Balance**

Beginning of Period	76.061.850,00 €
End of Period	69.544.890,60 €

**Reserve Accounts**

Reserve Account	in %		Trigger Event y/n
Beginning of Period	2,18%	1.655.935,25 €	
Cash Outflow	-	134.698,25 €	
Cash Inflow		- €	
End of Period	2,19%	1.521.237,00 €	
Required Reserve Fund	2,19%	1.521.237,00 €	
<b>(thereof) Liquidity Reserve Account</b>			
Beginning of Period	2,18%	1.655.935,25 €	
Cash Outflow	-	134.698,25 €	
Cash Inflow		- €	
End of Period	2,19%	1.521.237,00 €	
Required Liquidity Reserve Fund		1.521.237,00 €	
<b>Commingling Reserve</b>			
Beginning of Period	15,51%	11.794.724,51 €	yes
Cash Outflow		874.768,96 €	
Cash Inflow		- €	
End of Period	15,70%	10.919.955,55 €	
Required Commingling Reserve Fund		10.919.955,55 €	
<b>Set-Off Reserve (X)</b>			
Beginning of Period	3,01%	2.292.927,58 €	
Cash Outflow		117.829,93 €	
Cash Inflow		- €	
End of Period	3,13%	2.175.097,65 €	
Required Set-Off Reserve (X) Fund		2.175.097,65 €	
<b>Set-Off Reserve (Y)</b>			
Beginning of Period	4,37%	3.323.614,05 €	
Cash Outflow		272.127,89 €	
Cash Inflow		- €	
End of Period	4,39%	3.051.486,16 €	
Required Set-Off Reserve (Y) Fund		3.051.486,16 €	
<b>Set-Off Reserve (Z)</b>			
Beginning of Period	0,67%	508.205,50 €	yes
Cash Outflow		61.266,15 €	
Cash Inflow		- €	
End of Period	0,64%	446.939,35 €	
Required Set-Off Reserve (Z) Fund		446.939,35 €	
Current Set-Off (Z) Amount		446.939,35 €	
Set-Off Amount (per Loan)		30,56 €	
Set-Off Amount (in % of Outstanding Balance)		0,64%	

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**3. Delinquency Data**



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**Note Balance**

Beginning of Period	76.061.850,00 €
End of Period	69.544.890,60 €

**Delinquency Data and Ratios**

	3-MRA* / current ratio	Amount at risk	Overdue amount	Number of Loans
<b>3-MRA* 1- 30 days past due</b>	<b>0,76%</b>			
1- 30 days past due period before previous period		710.278,85 €	137.716,58 €	98
1- 30 days past due previous period		505.641,46 €	101.191,57 €	76
1- 30 days past due current period	0,69%	521.284,09 €	88.999,31 €	78
<b>3-MRA* 31- 60 days past due</b>	<b>0,35%</b>			
31- 60 days past due period before previous period		295.312,04 €	43.387,21 €	40
31- 60 days past due previous period		289.781,56 €	58.307,18 €	43
31- 60 days past due current period	0,27%	202.335,99 €	36.132,07 €	28
<b>3-MRA* 61-90 days past due</b>	<b>0,15%</b>			
61- 90 days past due period before previous period		111.626,32 €	21.570,02 €	14
61- 90 days past due previous period		138.267,27 €	36.487,19 €	17
61- 90 days past due current period	0,13%	100.815,43 €	19.995,81 €	16
<b>3-MRA* 91-120 days past due</b>	<b>0,06%</b>			
91- 120 days past due period before previous period		76.628,31 €	30.203,44 €	8
91- 120 days past due previous period		42.575,47 €	16.551,00 €	5
91- 120 days past due current period	0,03%	24.052,93 €	2.440,85 €	3
<b>3-MRA* 121-150 days past due</b>	<b>0,04%</b>			
121- 150 days past due period before previous period		11.194,64 €	8.203,67 €	4
121- 150 days past due previous period		57.616,59 €	30.935,13 €	6
121- 150 days past due current period	0,04%	28.206,35 €	11.622,80 €	4
<b>3-MRA* 151-180 days past due</b>	<b>0,02%</b>			
151- 180 days past due period before previous period		15.452,94 €	3.304,79 €	3
151- 180 days past due previous period		10.991,85 €	7.603,56 €	4
151- 180 days past due current period	0,03%	21.129,40 €	8.853,69 €	3

\* 3-MRA stands for three months rolling average

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### 4. Default Data



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### Note Balance

Beginning of Period	76.061.850,00 €
End of Period	69.544.890,60 €

### Default Data and Ratios

#### Current Default

	Amount	Number of Loans
Current Period Gross Default	33.420,84 €	
Current Period Recoveries	17.336,28 €	
Current Period Net Default	16.084,56 €	
New Number of Defaulted Contracts		6

#### Cumulative Default

Cumulative Gross Default	2.265.554,98 €	
Cumulative Recoveries	581.133,88 €	
Cumulative Net Default	1.684.421,10 €	
Total Number of Defaulted Contracts		350

3-MRA\* /  
current ratio

Ratio

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

0,41%

Annualised Loss Ratio period before previous period	0,43%
Annualised Loss Ratio previous period	0,52%
Annualised Loss Ratio current period	0,28%

#### Principal Deficiency

		Trigger Event y/n
Principal Deficiency period before previous period	- €	no
Principal Deficiency previous period	- €	
Principal Deficiency current period	- €	
<b>PDL Trigger</b>	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

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4.1 Default Data per Quarter



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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	Q1 2017		
Q3 2013	1-3	3.593,54	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	0,00	
Q4 2013	4-6	93.064,34	40.616,94	0,00	7.000,00	9.979,37	12.367,97	3.696,93	1.942,99	1.015,05	605,10	1.037,16	655,10	605,10	1.037,16	655,10	305,10	752,27	51,70	
Q1 2014	7-9	176.906,09	48.593,85	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	752,46		
Q2 2014	10-12	192.679,47	61.462,01	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	1.690,24		
Q3 2014	13-15	341.345,77	124.934,54	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	1.175,56		
Q4 2014	16-18	227.838,22	48.178,59	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	600,00		
Q1 2015	19-21	259.254,77	74.656,92	0,00	0,00	0,00	0,00	0,00	0,00	10.526,09	30.838,82	1.826,66	5.569,42	14.087,96	2.789,66	1.850,00	4.338,31	2.830,00		
Q2 2015	22-24	219.169,50	31.232,86	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	461,14			
Q3 2015	25-27	157.018,70	51.637,01	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	950,44		
Q4 2015	28-30	166.711,21	44.431,69	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	770,07		
Q1 2016	31-33	121.945,96	11.284,40	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	385,00		
Q2 2016	34-36	113.982,85	34.320,10	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	1.908,56		
Q3 2016	37-39	33.472,61	3.461,95	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	501,56	2.672,11	288,28	
Q4 2016	40-42	119.751,11	6.134,27	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	0,00	861,44	5.472,83	
Q1 2017	43-43	33.420,94	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	0,00	0,00	0,00	0,00	
<b>Total</b>		<b>2.265.554,98</b>	<b>581.133,88</b>	<b>0,00</b>	<b>7.186,75</b>	<b>10.723,11</b>	<b>15.757,26</b>	<b>47.042,84</b>	<b>44.637,72</b>	<b>49.598,98</b>	<b>78.446,71</b>	<b>65.723,08</b>	<b>70.728,87</b>	<b>31.140,22</b>	<b>90.796,82</b>	<b>22.725,55</b>	<b>29.289,69</b>	<b>17.336,28</b>		

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**5. Outstanding Notes**



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	All notes	Class A	Class B	
<b>1. Note Balance</b>				
<b>General Note Information</b>				
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	
<b>Current Note Information</b>				
Class Principal Outstanding Balance Beginning of Period	76.061.850,00 €	25.061.850,00 €	51.000.000,00 €	
Available Distribution Amount	8.538.891,39 €			
Amortisation	6.516.959,40 €			
Redemption per Class	6.516.959,40 €	6.516.959,40 €	0,00 €	
Redemption per Note		1.187,06 €	0,00 €	
Class Principal Outstanding Balance End of Period	69.544.890,60 €	18.544.890,60 €	51.000.000,00 €	
Current Tranching		26,7%	73,3%	
Current Pool Factor		0,03	1,00	
<b>2. Payments to Investors per Note</b>				
Interest Rate Basis: 1-M Euribor / Spread	-0,372%	+48 bps	+150 bps	
DayCount Convention		act/360	act/360	
Interest Days	32			
Principal Outstanding per Note Beginning of Period		4.565,00 €	100.000,00 €	
> Principal Repayment per Note		<b>1.187,06 €</b>	<b>0,00 €</b>	
Principal Outstanding per Note End of Period		3.377,94 €	100.000,00 €	
> Interest accrued for the period		<b>2.415,60 €</b>	<b>51.137,70 €</b>	
Interest Payment		<b>2.415,60 €</b>	<b>51.137,70 €</b>	
Interest Payment per Note		<b>0,44 €</b>	<b>100,27 €</b>	
<b>3. Credit Enhancements</b>				
Initial total CE (Subordination, Reserve)		9,50%	1,00%	
Current CE (incl. Excess Spread)		79,41%	6,07%	
Current CE (excl. Excess Spread)		75,52%	2,19%	
<b>4. Placement Disclosure</b>				
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	18.544.891 €	- €	- €	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

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**6. Original Principal Balance**



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Collection Period	from 01.01.2017	to 31.01.2017

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	77.286,27	0,04%	29	0,20%
3000:3999	401.269,19	0,19%	113	0,77%
4000:4999	1.308.106,47	0,63%	286	1,96%
5000:5999	2.403.111,22	1,16%	434	2,97%
6000:6999	4.241.417,49	2,05%	649	4,44%
7000:7999	5.932.874,93	2,87%	789	5,39%
8000:8999	7.741.466,56	3,75%	909	6,22%
9000:9999	8.676.256,50	4,20%	912	6,24%
10000:10999	10.980.815,19	5,32%	1.046	7,15%
11000:11999	9.574.372,75	4,64%	833	5,70%
12000:12999	10.146.147,30	4,91%	812	5,55%
13000:13999	10.655.162,74	5,16%	789	5,39%
14000:14999	9.622.473,12	4,66%	664	4,54%
15000:15999	13.150.127,01	6,37%	846	5,78%
16000:16999	16.846.036,10	8,16%	1.021	6,98%
17000:17999	18.281.906,45	8,85%	1.045	7,15%
18000:18999	15.784.391,36	7,64%	855	5,85%
19000:19999	12.044.192,27	5,83%	619	4,23%
20000:20999	8.311.281,49	4,02%	406	2,78%
21000:21999	6.766.244,22	3,28%	315	2,15%
22000:22999	5.373.976,37	2,60%	239	1,63%
23000:23999	4.067.137,23	1,97%	173	1,18%
24000:24999	3.501.742,44	1,70%	143	0,98%
25000:25999	3.263.336,88	1,58%	128	0,88%
26000:26999	3.129.257,21	1,52%	118	0,81%
27000:27999	2.172.767,19	1,05%	79	0,54%
28000:28999	1.906.849,41	0,92%	67	0,46%
29000:29999	1.768.528,21	0,86%	60	0,41%
30000:30999	1.492.999,11	0,72%	49	0,34%
31000:31999	1.134.808,82	0,55%	36	0,25%
32000:32999	1.005.988,00	0,49%	31	0,21%
33000:33999	635.902,39	0,31%	19	0,13%
34000:34999	587.297,82	0,28%	17	0,12%
35000:35000	175.000,00	0,08%	5	0,03%
35001:	3.324.397,80	1,61%	83	0,57%
<b>Total</b>	<b>206.494.405,07</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

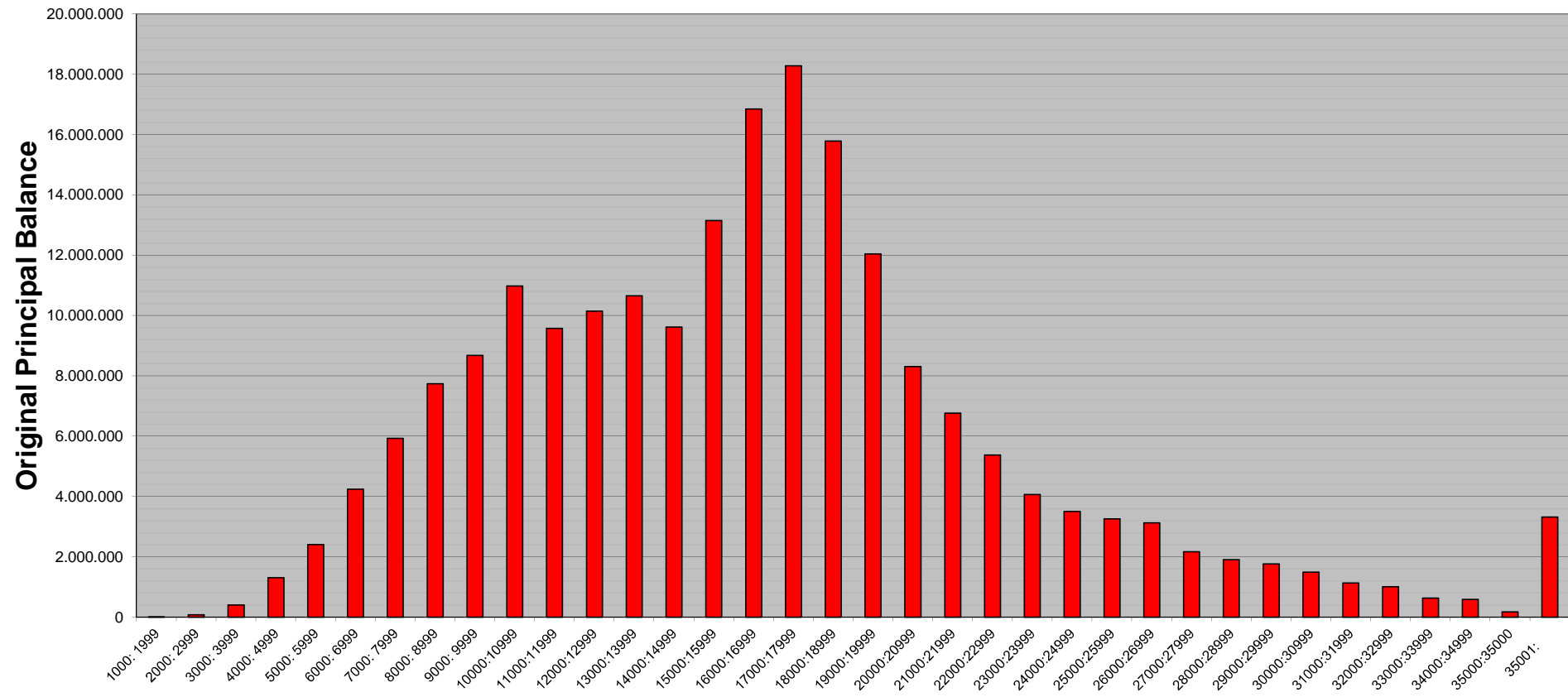
Statistics in EUR	
Average Amount	14.119,28



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**6.1 Original PB (Graph)**

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**7. Current Principal Balance**



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Collection Period	from 01.01.2017	to 31.01.2017

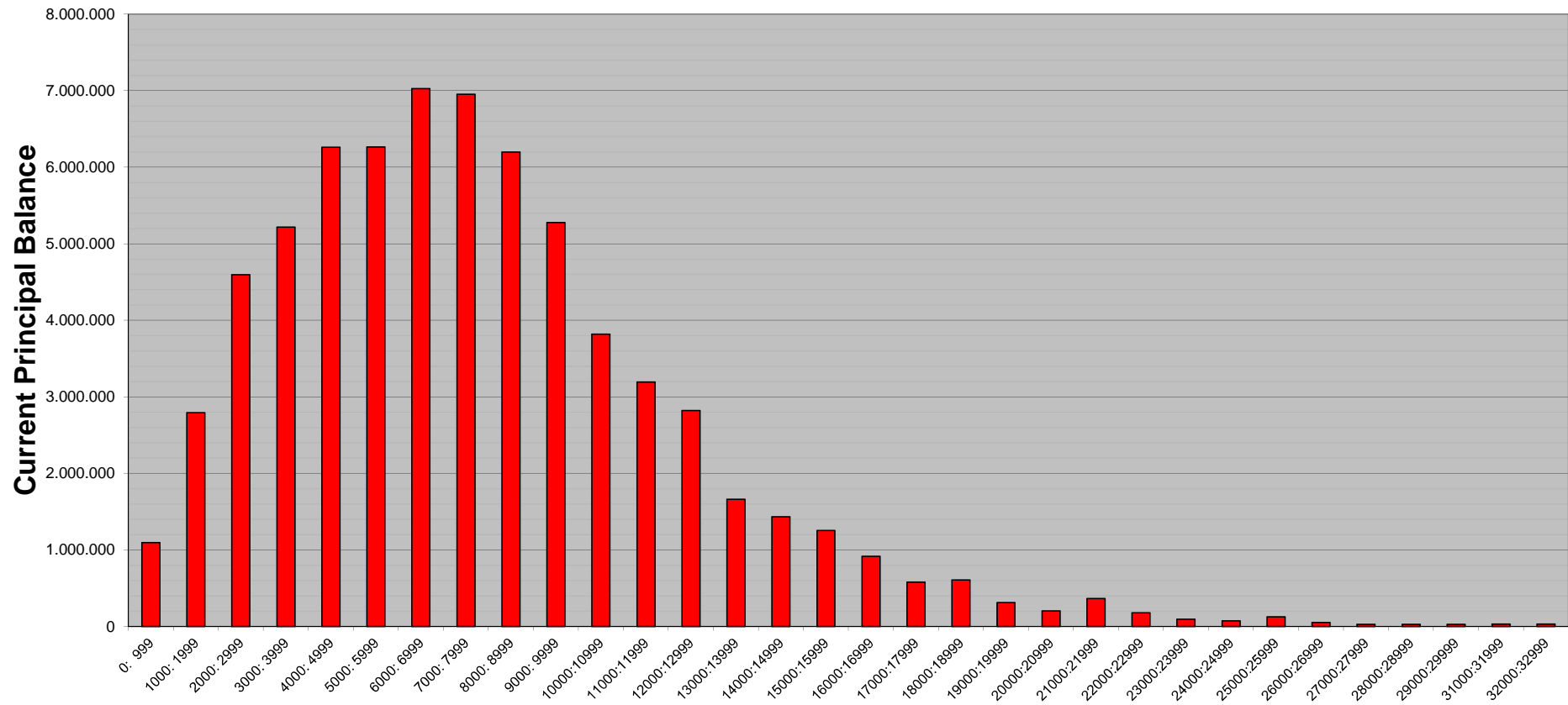
<i>Current Principal Balance (Ranges in EUR)</i>	<i>Current Principal Balance in EUR</i>	<i>Percentage of Total Balance</i>	<i>Number of Loans</i>	<i>Percentage of Total Loans</i>
0: 999	1.096.482,21	1,58%	2.229	15,24%
1000: 1999	2.795.163,14	4,02%	1.855	12,68%
2000: 2999	4.596.260,23	6,61%	1.848	12,64%
3000: 3999	5.218.818,81	7,50%	1.493	10,21%
4000: 4999	6.262.956,65	9,01%	1.396	9,55%
5000: 5999	6.265.033,51	9,01%	1.142	7,81%
6000: 6999	7.028.197,12	10,11%	1.083	7,41%
7000: 7999	6.955.553,26	10,00%	927	6,34%
8000: 8999	6.200.088,12	8,92%	731	5,00%
9000: 9999	5.279.571,47	7,59%	557	3,81%
10000:10999	3.818.264,09	5,49%	365	2,50%
11000:11999	3.193.217,59	4,59%	278	1,90%
12000:12999	2.821.386,88	4,06%	226	1,55%
13000:13999	1.662.799,57	2,39%	123	0,84%
14000:14999	1.434.081,92	2,06%	99	0,68%
15000:15999	1.254.887,64	1,80%	81	0,55%
16000:16999	918.278,11	1,32%	56	0,38%
17000:17999	579.181,56	0,83%	33	0,23%
18000:18999	607.977,67	0,87%	33	0,23%
19000:19999	310.987,14	0,45%	16	0,11%
20000:20999	204.975,39	0,29%	10	0,07%
21000:21999	364.562,33	0,52%	17	0,12%
22000:22999	179.551,65	0,26%	8	0,05%
23000:23999	93.571,64	0,13%	4	0,03%
24000:24999	73.219,33	0,11%	3	0,02%
25000:25999	128.000,15	0,18%	5	0,03%
26000:26999	52.609,72	0,08%	2	0,01%
27000:27999	27.155,49	0,04%	1	0,01%
28000:28999	28.999,51	0,04%	1	0,01%
29000:29999	29.026,28	0,04%	1	0,01%
31000:31999	31.301,31	0,05%	1	0,01%
32000:32999	32.680,25	0,05%	1	0,01%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

<b>Statistics</b>		<b>in EUR</b>
Average Amount		4.755,20

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Monthly Investor Report**

**7.1 Current PB (Graph)**

Reporting Date			08.02.2017		
Payment Date			13.02.2017		
Period No			43		
Monthly Period			Feb 2017		
Interest Period	from	12.01.2017	to	13.02.2017	= 32 days
Collection Period	from	01.01.2017	to	31.01.2017	



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Monthly Investor Report**

**8. Borrower Concentration**



Reporting Date	08.02.2017		
Payment Date	13.02.2017		
Period No	43		
Monthly Period	Feb 2017		
Interest Period	from	12.01.2017	to 13.02.2017 = 32 days
Collection Period	from	01.01.2017	to 31.01.2017

No	Current Principal Balance in EUR	Percentage of Balance	Number of Loans
1	32.680,25	0,0470%	1
2	31.301,31	0,0450%	1
3	29.026,28	0,0417%	1
4	28.999,51	0,0417%	1
5	27.155,49	0,0390%	1
6	26.499,87	0,0381%	1
7	26.109,85	0,0375%	1
8	25.988,87	0,0374%	1
9	25.874,43	0,0372%	1
10	25.564,94	0,0368%	1
11	25.474,50	0,0366%	1
12	25.097,41	0,0361%	1
13	24.865,26	0,0358%	1
14	24.563,62	0,0353%	2
15	24.271,24	0,0349%	1
16	24.082,83	0,0346%	1
17	23.562,07	0,0339%	1
18	23.515,36	0,0338%	1
19	23.254,69	0,0334%	1
20	23.239,52	0,0334%	1
21	22.889,76	0,0329%	1
22	22.648,31	0,0326%	1
23	22.610,99	0,0325%	1
24	22.440,91	0,0323%	1
25	22.426,29	0,0322%	1
	<b>634.143,56</b>	<b>0,9118%</b>	<b>26</b>

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**9. Geographical Distribution**



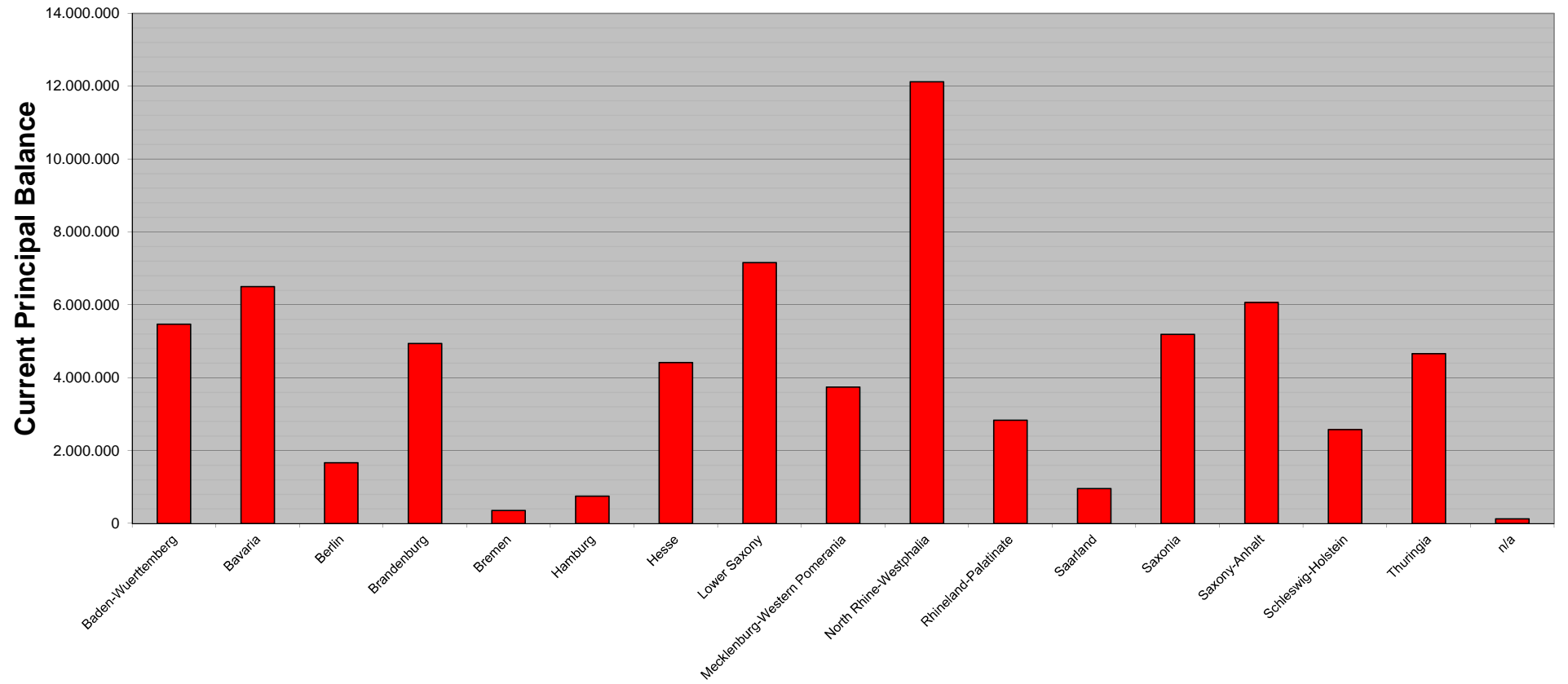
Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

State	Current Principal Balance in EUR	Percentage of Total Balance	Number of Loans	Percentage of Total Loans
Baden-Wuerttemberg	5.470.489,57	7,87%	1.117	7,64%
Bavaria	6.501.347,51	9,35%	1.257	8,59%
Berlin	1.669.748,18	2,40%	370	2,53%
Brandenburg	4.942.224,50	7,11%	1.023	6,99%
Bremen	358.652,84	0,52%	79	0,54%
Hamburg	747.345,61	1,07%	165	1,13%
Hesse	4.414.770,82	6,35%	855	5,85%
Lower Saxony	7.162.483,02	10,30%	1.452	9,93%
Mecklenburg-Western	3.744.347,22	5,38%	859	5,87%
North Rhine-Westphali	12.121.817,86	17,43%	2.664	18,22%
Rhineland-Palatinate	2.835.267,05	4,08%	602	4,12%
Saarland	957.123,99	1,38%	200	1,37%
Saxonia	5.188.730,55	7,46%	1.118	7,64%
Saxony-Anhalt	6.066.053,99	8,72%	1.302	8,90%
Schleswig-Holstein	2.575.137,98	3,70%	588	4,02%
Thuringia	4.663.110,43	6,71%	951	6,50%
n/a	126.188,62	0,18%	23	0,16%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

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

**9.1 Geographical Distribution (Graph)**

Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017



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**10. Object/Vehicle Type**



Reporting Date			08.02.2017			
Payment Date			13.02.2017			
Period No			43			
Monthly Period			Feb 2017			
Interest Period	from	12.01.2017	to	13.02.2017	=	32 days
Collection Period	from	01.01.2017	to	31.01.2017		

<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	28.495.605,98	40,97%	5.903	40,36%
Used Vehicle	41.049.233,76	59,03%	8.722	59,64%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

<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	68.326.979,38	98,25%	14.196	97,07%
Leisure	645.170,31	0,93%	109	0,75%
Motorbike	572.690,05	0,82%	320	2,19%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

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**11. Insurances**



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

<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	25.232.420,12	36,28%	5.079	34,73%
Yes	44.312.419,62	63,72%	9.546	65,27%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

<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	51.789.469,36	74,47%	11.072	75,71%
Yes	17.755.370,38	25,53%	3.553	24,29%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

<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	63.522.272,39	91,34%	13.356	91,32%
Yes	6.022.567,35	8,66%	1.269	8,68%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>



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Monthly Investor Report**

**12. Type of Contract**



Reporting Date		08.02.2017			
Payment Date		13.02.2017			
Period No		43			
Monthly Period		Feb 2017			
Interest Period	from	12.01.2017	to	13.02.2017	= 32 days
Collection Period	from	01.01.2017	to	31.01.2017	

<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	40.275.371,67	57,91%	11.125	76,07%
Yes	29.269.468,07	42,09%	3.500	23,93%
- of which balloon rates	24.885.193,45	35,78%		
- of which regular installments	4.384.274,62	6,30%		
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

<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	4.593.618,77	18,46%	577	16,49%
52:64	20.213.221,44	81,23%	2.916	83,31%
65:72	41.712,04	0,17%	5	0,14%
73:	36.641,20	0,15%	2	0,06%
<b>Total</b>	<b>24.885.193,45</b>	<b>100,00%</b>	<b>3.500</b>	<b>100,00%</b>

<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	18.902.205,57	75,96%	2.727	77,91%
13:25	5.982.987,88	24,04%	773	22,09%
<b>Total</b>	<b>24.885.193,45</b>	<b>100,00%</b>	<b>3.500</b>	<b>100,00%</b>

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Monthly Investor Report**

**13. Payment Methods**



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

<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	66.568.586,42	95,72%	14.124	96,57%
Other	2.976.253,32	4,28%	501	3,43%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

<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	33.649.326,96	48,39%	6.946	47,49%
1st of month	35.895.512,78	51,61%	7.679	52,51%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

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Monthly Investor Report**

**14. Downpayment**



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017
Collection Period	from 01.01.2017	to 31.01.2017
		= 32 days

<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	23.955.607,67	34,45%	4.869	33,29%	0,00%
0: 999	2.721.207,87	3,91%	704	4,81%	4,83%
1000: 1999	6.467.217,88	9,30%	1.563	10,69%	9,98%
2000: 2999	7.373.881,25	10,60%	1.632	11,16%	15,17%
3000: 3999	6.289.923,31	9,04%	1.349	9,22%	19,97%
4000: 4999	4.337.909,44	6,24%	959	6,56%	24,34%
5000: 5999	5.002.309,26	7,19%	1.016	6,95%	27,40%
6000: 6999	3.100.612,54	4,46%	616	4,21%	30,63%
7000: 7999	2.224.463,51	3,20%	425	2,91%	33,37%
8000: 8999	1.733.218,91	2,49%	363	2,48%	37,47%
9000: 9999	943.288,52	1,36%	176	1,20%	39,85%
10000:10999	1.919.681,38	2,76%	372	2,54%	39,62%
11000:11999	575.172,69	0,83%	106	0,72%	42,68%
12000:12999	654.648,34	0,94%	123	0,84%	45,36%
13000:13999	461.821,36	0,66%	83	0,57%	47,00%
14000:14999	262.595,34	0,38%	47	0,32%	48,17%
15000:15000	371.632,72	0,53%	53	0,36%	47,31%
15001:	1.149.647,75	1,65%	169	1,16%	53,39%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>	<b>18,46%</b>

<i>Downpayment and Purchase Price</i>	<i>All Contracts</i>	<i>Contracts with Downpayment</i>
Average downpayment	2.994,61 €	4.489,15 €
Average Purchase Price	16.222,98 €	17.586,97 €
Mimumum Downpayment		100,00 €
Maximum Downpayment		60.000,00 €
<b>Downpayment in %</b>	<b>18,46%</b>	<b>25,53%</b>

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Monthly Investor Report**

**15. Customer Yield**



Reporting Date			08.02.2017			
Payment Date			13.02.2017			
Period No			43			
Monthly Period			Feb 2017			
Interest Period	from	12.01.2017	to	13.02.2017	=	32 days
Collection Period	from	01.01.2017	to	31.01.2017		

<i>Yield Range *</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>
2: 2	774.162,28	1,11%	129	0,88%
3: 3	7.029.056,05	10,11%	1.336	9,14%
4: 4	24.075.861,20	34,62%	4.457	30,48%
5: 5	25.065.577,42	36,04%	5.297	36,22%
6: 6	8.732.813,49	12,56%	2.204	15,07%
7: 7	2.590.151,80	3,72%	752	5,14%
8: 8	780.273,78	1,12%	276	1,89%
9: 9	475.200,36	0,68%	168	1,15%
10:10	21.743,36	0,03%	6	0,04%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

<b>Statistics</b>	<b>in %</b>
WA Interest	5,50%

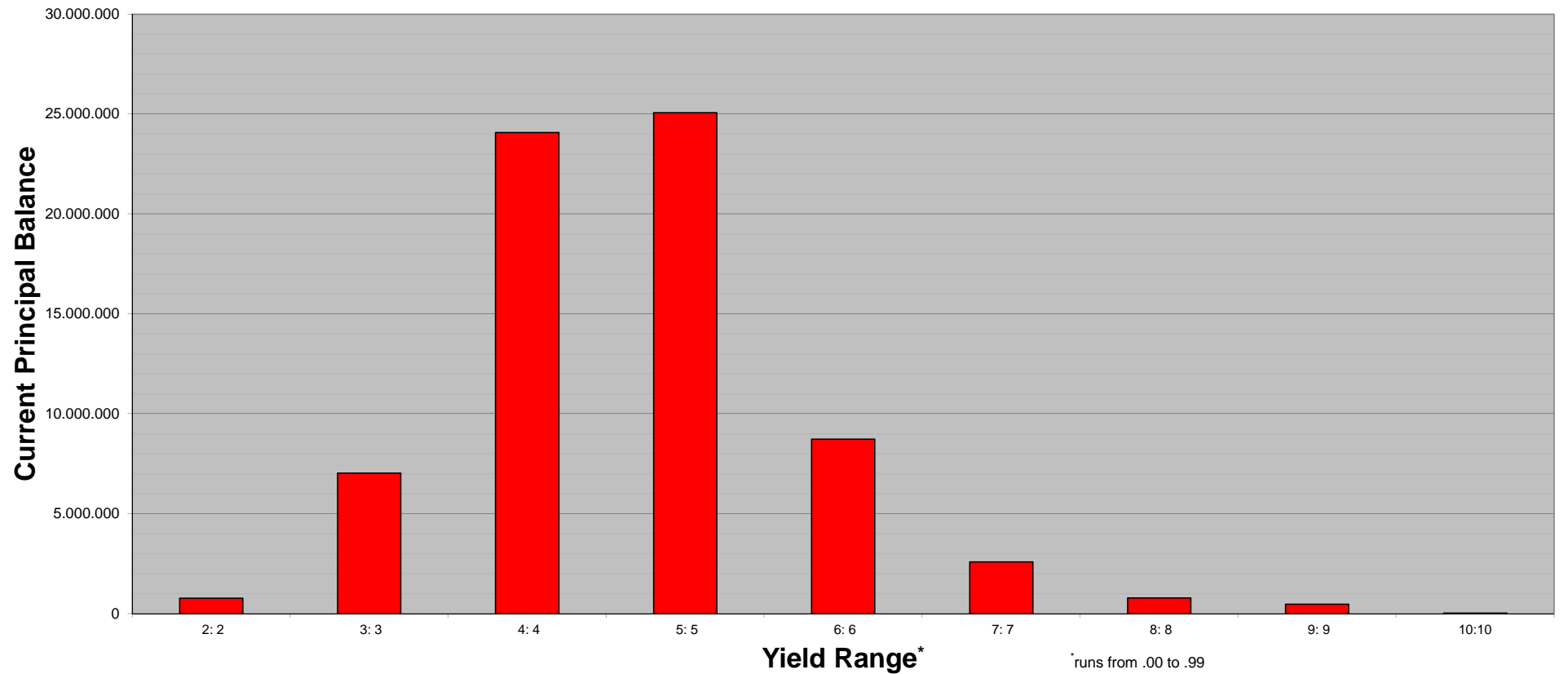
\* runs from .00 to .99

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

**15.1 Customer Yield (Graph)**



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017



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**16. Seasoning**



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

<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>
45:47	18.988.174,81	27,30%	2.858	19,54%
48:50	18.437.953,48	26,51%	2.978	20,36%
51:53	10.123.583,12	14,56%	2.183	14,93%
54:56	9.100.903,44	13,09%	2.146	14,67%
57:59	6.944.420,61	9,99%	2.121	14,50%
60:62	3.116.860,07	4,48%	1.094	7,48%
63:65	1.881.445,94	2,71%	672	4,59%
66:68	618.251,75	0,89%	298	2,04%
69:71	186.650,98	0,27%	141	0,96%
72:74	62.723,87	0,09%	63	0,43%
75:77	49.125,18	0,07%	37	0,25%
78:80	34.746,49	0,05%	34	0,23%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

**Statistics**

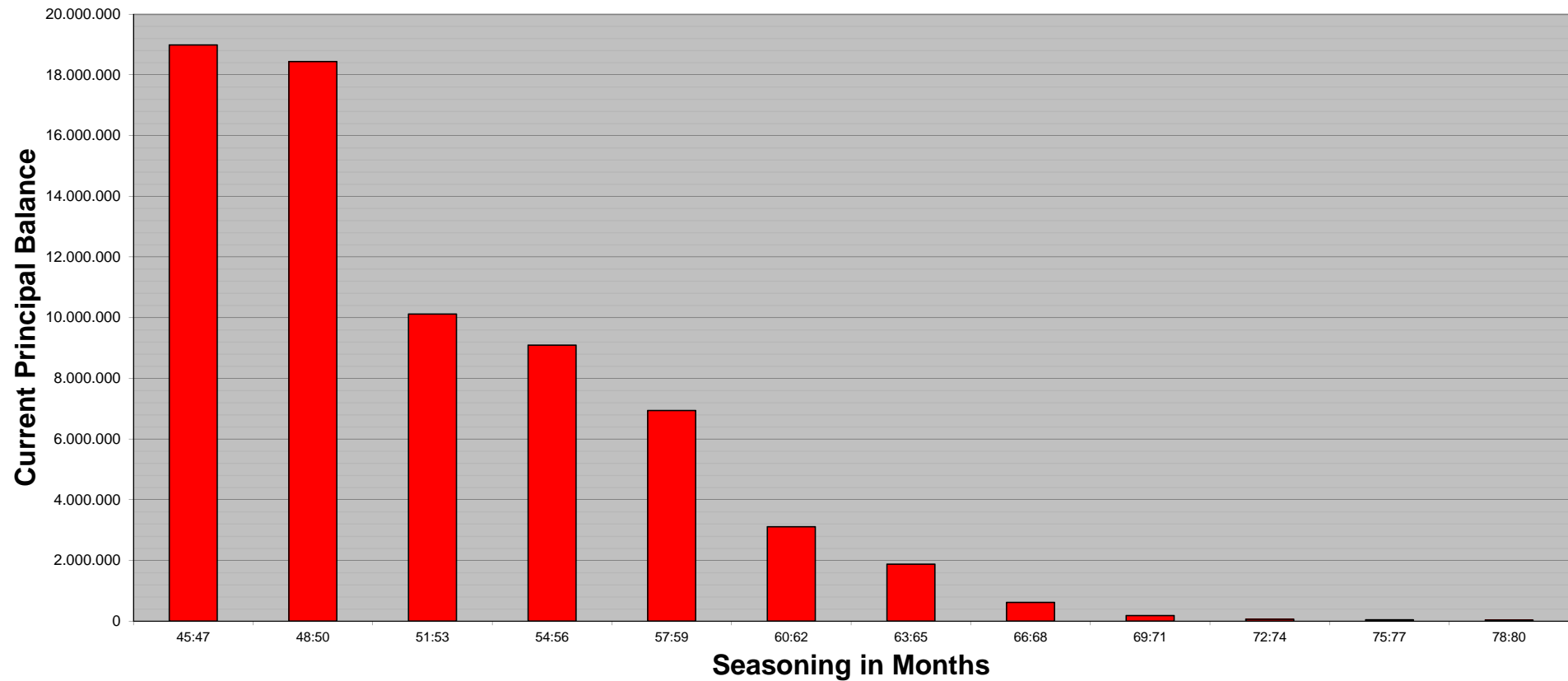
WA Seasoning	51,56
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**SC Germany Auto 2013-2  
Monthly Investor Report**

**16.1 Seasoning (Graph)**



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017



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**17. Remaining Term**



Reporting Date			08.02.2017			
Payment Date			13.02.2017			
Period No			43			
Monthly Period			Feb 2017			
Interest Period	from	12.01.2017	to	13.02.2017	=	32 days
Collection Period	from	01.01.2017	to	31.01.2017		

<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	13.261.712,89	19,07%	4.093	27,99%
7:13	20.069.918,07	28,86%	4.281	29,27%
14:20	12.109.204,45	17,41%	2.504	17,12%
21:27	11.370.052,15	16,35%	2.080	14,22%
28:34	5.316.879,31	7,65%	825	5,64%
35:41	7.060.556,54	10,15%	809	5,53%
42:48	270.523,79	0,39%	26	0,18%
49:55	71.989,02	0,10%	6	0,04%
56:62	14.003,52	0,02%	1	0,01%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

**Statistics**

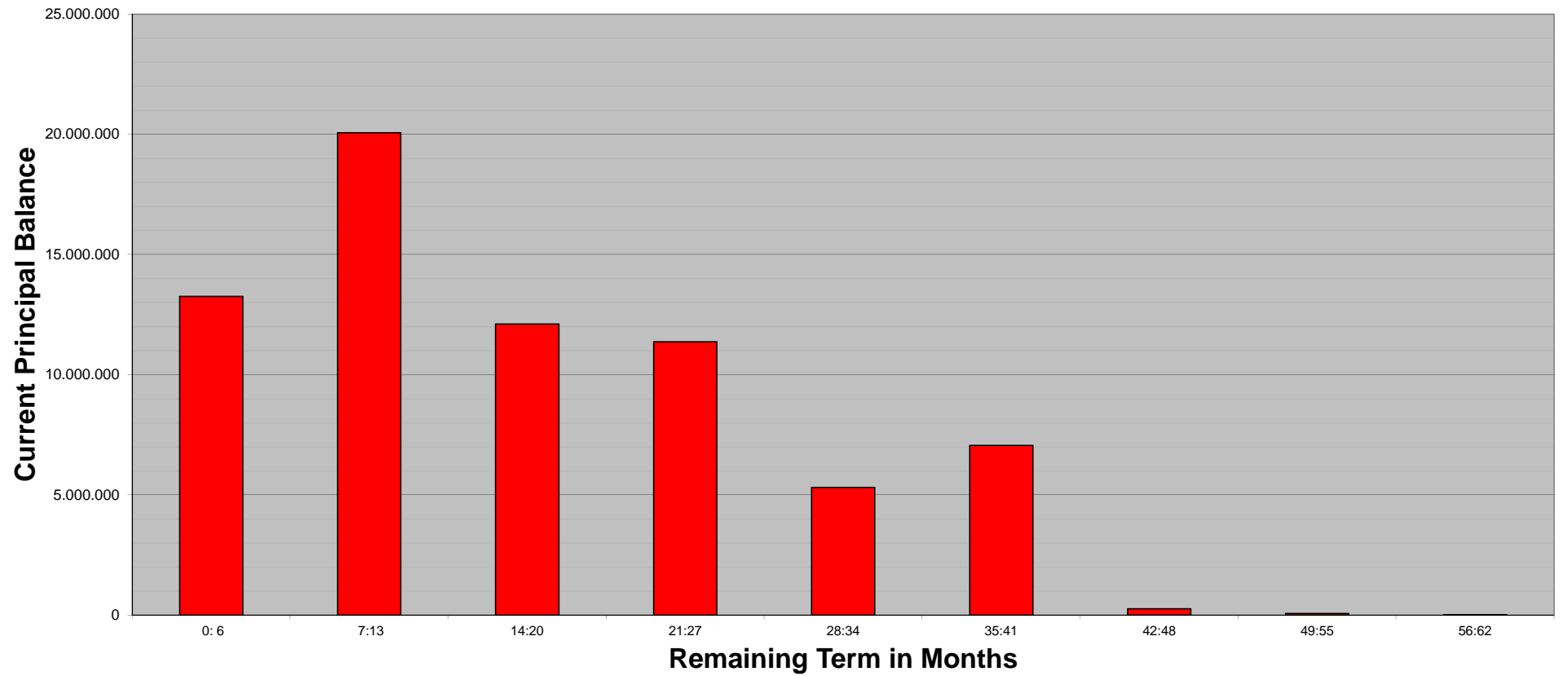
WA Remaining Term	16,72
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**17.1 Remaining Term (Graph)**

Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017



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**18. Original Term**



Reporting Date			08.02.2017			
Payment Date			13.02.2017			
Period No			43			
Monthly Period			Feb 2017			
Interest Period	from	12.01.2017	to	13.02.2017	=	32 days
Collection Period	from	01.01.2017	to	31.01.2017		

<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	4.708.208,66	6,77%	999	6,83%
52:64	31.579.983,59	45,41%	6.745	46,12%
65:77	16.257.220,07	23,38%	4.213	28,81%
78:	16.999.427,42	24,44%	2.668	18,24%
<b>Total</b>	<b>69.544.839,74</b>	<b>100,00%</b>	<b>14.625</b>	<b>100,00%</b>

**Statistics**

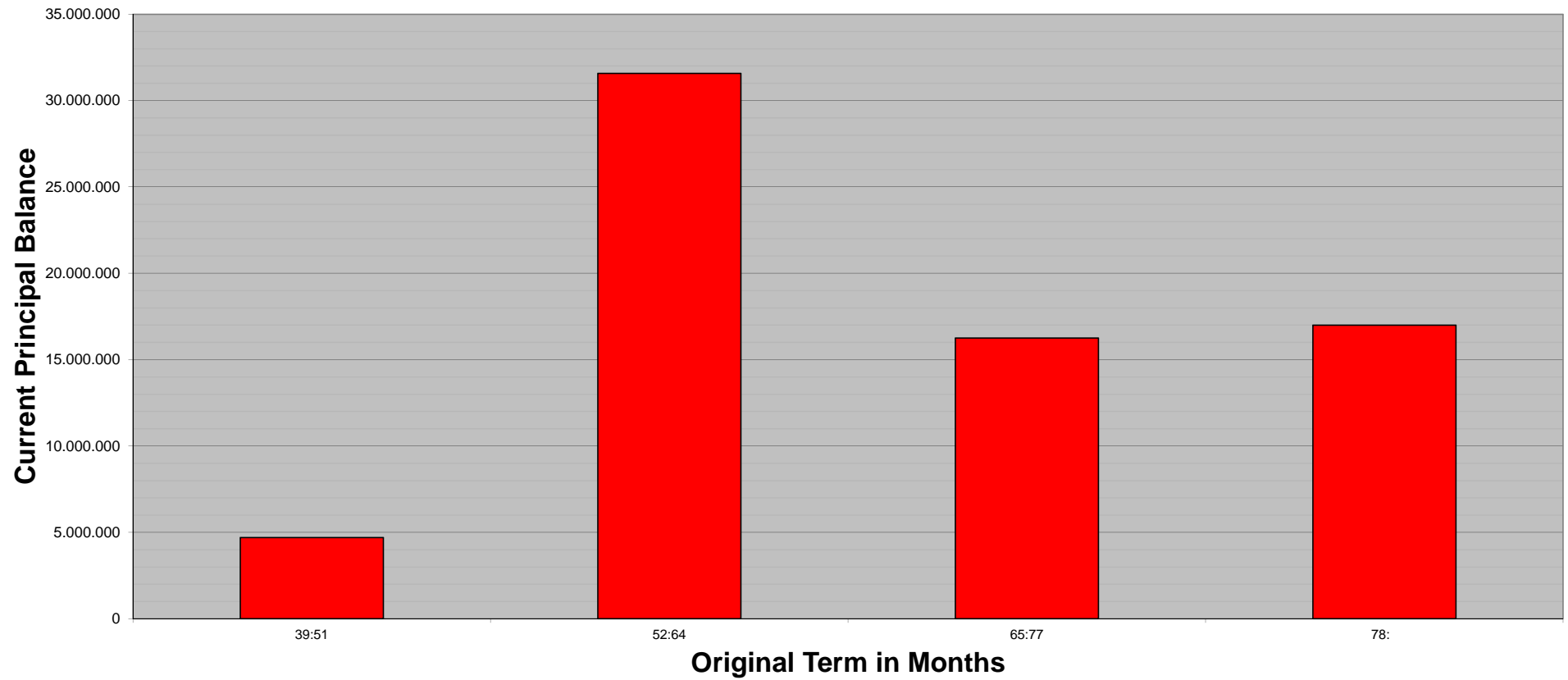
WA Original Term	68,27
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Monthly Investor Report**

**18.1 Original Term (Graph)**



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017



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**19. Manufacturer Brands**



Reporting Date			08.02.2017		
Payment Date			13.02.2017		
Period No			43		
Monthly Period			Feb 2017		
Interest Period	from	12.01.2017	to	13.02.2017	= 32 days
Collection Period	from	01.01.2017	to	31.01.2017	

<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	10.050.004,54	14,45%	1.682	11,50%
2	6.941.461,72	9,98%	1.491	10,19%
3	5.792.493,75	8,33%	1.426	9,75%
4	5.719.247,45	8,22%	1.047	7,16%
5	5.010.017,74	7,20%	979	6,69%
6	4.189.130,68	6,02%	1.029	7,04%
7	3.275.758,80	4,71%	487	3,33%
8	3.058.696,70	4,40%	467	3,19%
9	2.607.972,47	3,75%	542	3,71%
10	2.402.309,32	3,45%	629	4,30%
11	2.273.777,78	3,27%	308	2,11%
12	2.157.862,97	3,10%	404	2,76%
13	1.828.866,07	2,63%	464	3,17%
14	1.737.649,11	2,50%	383	2,62%
15	1.566.065,33	2,25%	399	2,73%
	<b>58.611.314,43</b>	<b>84,28%</b>	<b>11.737</b>	<b>80,25%</b>

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

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**20. Priority of Payments + Transaction Costs**



Reporting Date	08.02.2017	
Payment Date	13.02.2017	
Period No	43	
Monthly Period	Feb 2017	
Interest Period	from 12.01.2017	to 13.02.2017 = 32 days
Collection Period	from 01.01.2017	to 31.01.2017

**Priority of Payments**

Available Distribution Amount		8.538.891,39 €
Senior Expenses	-	14.567,03 €
Net Swap Payments	-	51.519,23 €
Interest Notes Class A	-	2.415,60 €
Interest Notes Class B	-	51.137,70 €
Payments to Liquidity Reserve Fund	-	1.521.237,00 €
Principal Payments Class A	-	6.516.959,40 €
Principal Payments Class B	-	- €
Payment due to rounding differences	-	50,86 €
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	-	3.132,29 €
Principal Payments Subordinated Loan	-	134.698,25 €
Payments to Seller	=	243.174,03 €

**Transaction Costs**

	All notes	Class A	Class B
Senior Expenses	- 14.567,03 €		
Interest accrued for the Period	- 53.553,30 €	- 2.415,60 €	- 51.137,70 €
Cumulative Interest accrued	- 7.517.811,90 €	- 4.863.481,20 €	- 2.654.330,70 €
Interest Payments	- 53.553,30 €	- 2.415,60 €	- 51.137,70 €
Cumulative Interest Payments	- 7.517.811,90 €	- 4.863.481,20 €	- 2.654.330,70 €
Interest accrued on Subordinated Loan for the	- 3.132,29 €		
Cumulative Interest accrued on Subordinated L	- 429.455,04 €		
Interest Payments on Subordinated Loan	- 3.132,29 €		
Cumulative Interest Payments on Subordinate	- 429.455,04 €		
Unpaid Interest for the Period	- €		
Cumulative Unpaid Interest	- €		

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**21. Swap Counterparty**



Reporting Date	08.02.2017				
Payment Date	13.02.2017				
Period No	43				
Monthly Period	Feb 2017				
Interest Period	from	12.01.2017	to	13.02.2017	= 32 days
Collection Period	from	01.01.2017	to	31.01.2017	

**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
<b>Current Counterparty Ratings</b>		-	-	-	AA-	F1+	STABLE	AA-	A-1+	NEG	

**Current Swap Data**

Swap Type	Fixed Floating Interest Rate Swap
Notional Amount	76.061.850,00
Fixed Rate	0,3900%
Floating Rate (Euribor)	-0,3720%
Net Swap Payments	-51.519,23
Notional Amount next period	69.544.890,60

**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 31.01.2017, data source: Bloomberg

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### 22. Retention



Reporting Date	08.02.2017				
Payment Date	13.02.2017				
Period No	43				
Monthly Period	13.02.2017				
Interest Period	from 12.01.2017	to	13.02.2017	=	32 days
Collection Period	from 01.01.2017	to	31.01.2017		

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:	76.061.825,54 €
Outstanding Principal Balance of Purchased Receivables as of the end of the Monthly Period:	69.544.839,74 €
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:	1.655.935,25 €
Outstanding Principal Balance of the Subordinated Loan as of the end of the Monthly Period:	1.521.237,00 €
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:	69,23%
Net Economic Interest Ratio as of the end of the Monthly Period:	75,52%

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**23. Counterparties**



Reporting Date	08.02.2017					
Payment Date	13.02.2017					
Period No	43					
Monthly Period	Feb 2017					
Interest Period	from	12.01.2017	to	13.02.2017	=	32 days
Collection Period	from	01.01.2017	to	31.01.2017		

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**Transaction Account:**

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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  
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**Rating Agencies:**

**Banco Santander S.A.**

Santander Global Banking and Markets  
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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 31.01.2017, 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		08.02.2017				
Payment Date		13.02.2017				
Period No		43				
Monthly Period		Feb 2017				
Interest Period	from	12.01.2017	to	13.02.2017	=	32 days
Collection Period	from	01.01.2017	to	31.01.2017		

**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**

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**25. Santander Consumer Bank**



Reporting Date	08.02.2017				
Payment Date	13.02.2017				
Period No	43				
Monthly Period	Feb 2017				
Interest Period	from	12.01.2017	to	13.02.2017	= 32 days
Collection Period	from	01.01.2017	to	31.01.2017	

**Contact Details**

**Capital Markets**

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Team ABS		<a href="mailto:abs_ger@santander.de">abs_ger@santander.de</a>

**Ratings Santander**

	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
<b>Banco Santander S.A.</b>	(P)A3	P-2	STABLE	A-	F2	STABLE	A-	A-2	STABLE	A	R-1L	STABLE
<b>Santander Consumer Finance S.A.</b>	A3	P-2	STABLE	A-	F2	STABLE	BBB+	A-2	STABLE	-	-	-

Ratings as of 31.01.2017, data source: Bloomberg

## SC Germany Auto 2013-2 Monthly Investor Report

### 26. Glossary



Reporting Date		08.02.2017				
Payment Date		13.02.2017				
Period No		43				
Monthly Period		Feb 2017				
Interest Period	from	12.01.2017	to	13.02.2017	=	32 days
Collection Period	from	01.01.2017	to	31.01.2017		

<b>Aggregate Outstanding Principal Amount:</b>	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.
<b>Balloon Loan:</b>	A loan where the final payment due is higher than any of the previous loan instalments payable by the relevant debtor.
<b>Balloon Payment:</b>	The final payment of a balloon loan.
<b>Defaulted Contracts/Defaults:</b>	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.
<b>Delinquent Receivable:</b>	Shall mean as of any date, any purchased receivable which is more than 30 days overdue and not a defaulted contract.
<b>Downpayment:</b>	The initial upfront portion of the total net amount due at the time of finalizing the contract.
<b>Excess Spread:</b>	Excess Spread equals WA Portfolio Yield minus Fixed Swap Rate minus WA Notes Margin
<b>Gap Insurance:</b>	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
<b>Legal Maturity:</b>	Final Payment date on which each Class A Note will be redeemed in full.
<b>Expected Maturity:</b>	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.
<b>Leisure:</b>	Is composed of motorised and not motorised caravans and campers.
<b>Payment Protection Insurance:</b>	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
<b>Recoveries:</b>	Any amount received on defaulted contracts
<b>Repair Cost Insurance:</b>	Insurance which covers repair costs for the repair of certain important components of the Financed Vehicle
<b>Set-Off Reserves (X/Y/Z):</b>	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
<b>Used Vehicle</b>	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